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UNITY

"HE HATH MADE OF ONE ALL NATIONS OF MEN"

Vol. LXXVIII THURSDAY, DECEMBER 14, 1916 Number 15

THE DREAM AMERICAN.

Brave land of dreamers, born a dream,
  Idealist of old,
Forget it not! Ah! sell it not!
  For, all Alaska's gold,
Nor all Ohio's waving grain,
Once lost, can buy it back again.

The dream that wrote the great word "Free"
  Across the stars for scroll,
And out of little Concord made
  A city of the soul:
Still towards this light the nations steer,
Still yours to flash it high and clear.

If you should fail! Ah! then indeed
  Shall Freedom mourning go,
And men shall weary of all dreams
  That vanish like the snow;
And laugh at him, remembering you,
Who thinks to make an old world "New."

Fail? Nay! though all the slag and dross
  Of earth be smelted here,
Half-man to man shall grow, and still
  The free be ever freer;
While through the restless complex whole
Gleams on the patient shaping soul.

They know you not who only see
  The merchant and the mart,
For still beneath the dollar coat
  There beats the dreamer's heart;
'Tis yet a huge and jumbled scheme,
But still he labors at a dream—

Dream so aërial and vast,
  We miss its scope and span,
The lordliest and the loveliest house
  Man ever built for Man,
The temple and the dwelling-place
Of one great folk—the human race.

McClure's. —*Richard Le Gallienne.*

And now the talk is that Lloyd-George is to make England "dry," as a necessary step in the interest of military efficiency. It is the voice of science compelling a hearing at a time of dire necessity. Those who are removed beyond the grim conditions of war may well take heed of the warning and get ready.

A contributor to *Reedy's Mirror* traces the etymology of the word *turkey,* as applied to our "national bird," to the Indian name applied to the same bird—*tucky*—an abbreviated imitation of the fowl's call, and this writer discovers the same root, with an unspoiled spelling, in *Kentucky.* Perhaps this is a case where etymology serves sociology. When Kentucky goes dry, as soon it will, and Bourbon will no longer represent the characteristic industry, it may turn its energies and capital to the breeding of the tucky bird for which there is an ever increasing market. When there is less money spent for liquor, more folks can afford turkey.

A writer in *Reedy's Mirror* is distressed over the one-sided culture in the Encyclopædia Britannica, a failure to establish international perspective. This is a malady deeply rooted even in such a highly developed product of culture as the Encyclopædia Britannica. It is but one more symptom of the distorted vision brought about by the lines of nationalism, the perversion of patriotism. There is nothing here to be surprised at and still less to blame in an Encyclopædia *"Britannica."* Where are the editors with brains enough and the publishers with capital enough to give us an Encyclopædia *"International,"* that will view the achievements of all races and countries as the triumphs of one people, the glory of one country?

One more "crazy thing" has been added to the inspiring list of crazy things propounded by Henry Ford. This is the summoning of the distillers and brewers of Michigan to a council suggesting to them that during the year that intervenes before Michigan goes dry by decree of the people, they should take immediate steps to transform their distilling activities into the manufacture of wood alcohol for the automobile trade. He assures these distillers and brewers that wood alcohol in some form or other must have a large place in the automobile business. The supply of gasoline is inevitably to prove inadequate, while the prices are becoming more and more prohibitive. This, like the other "fool things" exploited by Henry Ford, is rooted in common sense, and the strangest thing of all is that his "fool" suggestions work. The distillers of Michigan are reported as seriously considering this suggestion. "A word to the wise," etc.!

The appeals for help for the various sufferers from the European War assail us with increasing intensity, as is fitting on the approach of the Christmas season. No organization is more insistent or more persistent in these lines than the Federation of Churches, and the various activities connected therewith. This again is as it should be, and as might be expected, but if half the intelligence and exectutive energy expended upon the amelioration of the horrors of war were directed against war itself, the horrors would sooner cease, and the need of these "charities," so soothing to the conscience, would cease. We believe in the work of the Good Samaritan, but we do not believe that the business of "clearing up the road" between Jerusalem and Jericho, the putting an end to robbers

and robbery, can be postponed or neglected because of the fact that there is an organized activity to take care of the men who have "fallen among thieves." Brethren, let's direct our energies against the sin itself. Stop the crime and you will have no need to take care of the victims thereof. The contribution box and the subscription list are dangerous opiates to conscience, treacherous substitutes for the vigorous protests of enlightened reason.

William Marion Reedy, in his paper, *Reedy's Mirror,* of December 1st, has a four-column leader entitled, "Time to Move for Peace." The article opens with this statement:

> The President should at once make a move for peace. The need of peace is almost as great with us as with the warring nations, considered from our standpoint.

And closes with this paragraph:

> This is the country and President Wilson is the man to act to this end. A great deal of hot blood has been let and cooled since last the President offered mediation which was rejected. It is beyond question that all the Powers in arms are now more inclined to consider peace terms than they were then. The man who will settle this war will be the biggest man the war has produced. To be that man, to attain that immortality for world-service is the opportunity of President Wilson.

The intervening paragraphs between these two extracts set forth with great clearness and power the opportunity and the probable successful outcome of American intervention. We may not be sure of the outcome, indeed we may be persuaded that there will be no direct outcome of such a step on the part of the President; but even then it would be a great stroke in international diplomacy, a mighty contribution to world statesmanship. It is a step so important that failure would be more glorious than success on lower lines. The war spirit in the United States has flourished, nay, gone rampant, on account of the shaky plank of expediency, the cowardice engendering the "not yet" and "wait a while" attitude. Theodore Parker used to say: "The world is ready for a new truth the moment it arrives." The world is waiting for the President and the preacher, the university and the church, that will interpret brotherhood, which of course is anti-war, in the present tense, and in the first person plural. When a nation, small or great, does proclaim to the world its contempt for war, its open declaration for peace, that it means to withdraw from armed strife, it will make a mighty contribution to progress, and history will not be oblivious to the glory and power that belongs to such a nation. Let the President act! But why expect the President to act while perhaps seventy-five per cent of the clergy of the United States are preaching brotherhood on Sunday and making ammunition, or fattening upon the proceeds of such manufacture, during the weekdays? Is it not the sword *or* the cross, you of the Christian brotherhood, never the sword *and* the cross? Let the roll be called. Let us know where we stand on this matter. "He who is not for me is against me" in this dire emergency.

Some More Books

"A Guide to the Study of the Christian Religion," edited by Prof. Gerald Birney Smith of the University of Chicago (University of Chicago Press), is formidable in size, covering seven hundred and fifty pages, with its imposing list of learned essayists and the twelve stately titles written by an array of D.D.'s. Here are studies in The History of Religion, of The Old Testament, New Testament, Early Christianity, The Catholic Church, The Protestant Reformation, Systematic Theology, Practical Theology, and lastly, Christianity and Social Problems by Charles Richmond Henderson of blessed memory, and The Contribution of Critical Scholarship to Ministerial Efficiency by the theological suspect, George Burman Foster. President Faunce of Brown University, Dr. Shailer Mathews, J. M. Powis Smith, Burton, Gates, Goodspeed, Case and Soares of the University of Chicago, Professor Christie of the Meadville Theological Seminary and Professor Cross of the Rochester Theological Seminary are among the contributors. That this book will be pronounced "dry" and be avoided by most readers, even readers of solid books, goes without the saying, but that is a greater arraignment of the times and the readers than it is of the book. It is a hopeful sign that there are still those who are able to take the spiritual life of man as reflected in the history and religious literature of the world seriously. This book can endure its neglect and await its readers because it deals with profound things and the ministry, for the preparation of which the book is primarily intended, is by no means a profession to be outgrown, or the minister a character to be dispensed with. Our times are sick and the nations ill at ease because of the neglect of such studies as these. Without religion life becomes first restless, then stolid. We rejoice in the appearance of so solid a book on such lasting themes.

"The Origin and Growth of the Hebrew Religion," by Henry Thatcher Fowler, Professor of Biblical Literature and History in Brown University (University of Chicago Press), is a book more compassable than the one just mentioned, but whose appearance is justified by the same reasoning as the larger book. Dr. Gladden is reported to have recently said that "nothing is more needed in our day than a proper understanding of the nature of our Bible." Because the Christian world is more ready to listen to the testimony of science and the result of critical study concerning the Old Testament than it is of the New Testa-

ment, is one reason why this convenient text-book concerning the literature of the Jews is to be welcomed. The story of Hebrew literature has been made comparatively clear by modern study, and there is a large degree of agreement among scholars, but there is still need of emphasizing and making available to the common readers the result of scholarship. And this book offers all the attractions of a well-arranged text-book. It is a pedagogical help in the study of a permanent literature.

"Faith in a Future Life," by Alfred W. Martin, lecturer of the Ethical Culture Society of New York (Appleton). We have already called attention to the interesting fact that the radicals in theology are the ones that are most diligent in laying bare the old-new roots of man's grasp of immortality. This book naturally invites comparison with the work of John Haynes Holmes, who shares with Mr. Martin the ministry of liberal religion in New York City. Like Mr. Holmes' book this is a search for foundations. After considering the historic foundations, the Contributions of Spiritualism, Psychic Research, and Theosophical Belief, he points out the profounder foundation to be found in the moral experience of the race. "Personal immortality," he says, quoting Dr. F. E. Abbott, "is an ethical necessity." This is an instructive as well as a scholarly book and may well be taken as the last word upon this all absorbing topic.

"The Inner Life," by Rufus M. Jones (Macmillan). Dr. Jones is Professor of Philosophy in Haverford College, a Quaker institution, the author of "Studies in Mystical Religion" and a book on "Spiritual Reformers." The title, "The Inner Life," is an appealing one, the whole revealing the power of the Quaker movement and explaining why the pervasive influence of George Fox and his followers has reached far beyond the boundaries of the Society of Friends and defies all statistical measurement. Perhaps we are on the eve of a renaissance of the religion of the spirit; at any rate we are already in dire need of such a revival and we hope that this book will fly far and reach deep.

"The Long Road of Woman's Memory," by Jane Addams (Macmillan). We have already called attention to this interesting book with its story of the Hull House Devil's Baby and the rich revealment of an earnest woman's life. That Miss Addams could write of anything but the war at this time may be a surprise to many, but that there is one chapter entitled "Women's Memories—Challenging War" is significant. The whole book is subtle, enriching and beautiful, inviting the reading that will amply repay.

"Civilization and Womanhood," by Harriet B. Bradbury (Richard G. Badger). Miss Bradbury is a student and teacher of psychology and she has condensed into one volume of two hundred and thirty pages an analytic study of the feminist movement and its biographical, psychical and historical development. Woman's place in the religion of India, China, Japan, and in Mohammedanism and other ethical religions, leads up to the modern outlook and the hot questions of eugenics and race suicide. We know of no one volume that covers so wide a field in so short a space. The handling is characterized throughout with scholarly reserve and well balanced conclusions.

"The Churches of the Federal Council," edited by Charles S. Macfarland, General Secretary of the Federal Council of the Churches of Christ in America (Revell). This is a book of statistics, of historical details and sympathetic analysis covering the thirty or more "constituent bodies." It is a compact handbook of this organization, splendidly served by its efficient and energetic secretary. To us there is something pathetic in the heroic attempt to put a band of efficiency around this bundle of churches, the occupants of which are too uncertain to respond to the band. Theologically these bodies have confessed their limits, and are trying to make executive the term "evangelical." The effort is commendable on its ethical and spiritual side, but it is hardly creditable on its intellectual side, for all these constituent bodies are shot through and through with earnest men and women who have not gone into permanent quarters, theologically speaking, but are still on the road, thinking, reading and living, on lines that reach out into modern thought as interpreted by the Higher Criticism, the doctrine of evolution and the brotherhood of man that outreaches the boundaries of any creed and all creeds and bides no partition, not even that which divides the race into two sections after death, one doomed to everlasting woe and the other to endless bliss. There are those in these federated churches who believe, at least hope and trust, that there is some kind of passage between heaven and hell everlastingly open for immortal souls to travel therein.

"Creative Involution," by Cora L. Williams, with introduction by Edwin Markham (Alfred A. Knopf). Here is a book too deep for us. We give it up. We are willing to take our friend Edwin Markham's word for it, who tells us that there is a "Fourth Dimension" and a "Higher Space," and at our early convenience we propose to sit down and see if we can understand something about it. Meanwhile, here is a book that challenges the attention of those who know that they are reading too much and too fast. Let them try themselves out on these chapters concerning Evolutionary Confusion and Rhythm, Life-Spiral, the Involution necessitated by Evolution, etc., etc. The "Corroborative

Readings" are inviting. Will the gentle readers please test their minds on this book?

"UNIVERSAL MILITARY EDUCATION, The Swiss System for the United States," by Lucien Howe (Putnams). A most informing book, but not convincing to the present writer, who yields to no one in his respect for Switzerland. But the United States is not Switzerland and never can be. The overhanging monarchies that always darken the horizon of Switzerland find no parallel in the unbounded horizon that represents the geography of the United States, breaking as it does into the great oceans that bound a continent and melting into the common life of Canada on the North and the striving for a republic on the South. The United States may pass a law patterned after Switzerland, but it cannot shrink the American consciousness and the ambitions of American youth into the pent-up patriotisms of little Switzerland. Congress may make its appropriations and pass its iron laws for compulsory military service, but it cannot make soldiers of the young men growing up through the high schools and colleges of America into the wide inspirations of prairies and mountains, mines and mills. Failure will not be found in lack of courage to face danger or enthusiasm for the home land, but because patriotism has taken on international characteristics and the good citizen of the United States has become a conscious citizen of the world.

"UNDERSTANDING GERMANY, The Only Way to End War, etc.," by Max Eastman (Mitchell-Kennerly). This is a book that maddens the "patriot" of the United States who is trying to take warning of Europe, and is anxious to get ready to defend his frontier. Professor Eastman has taken council not of the situation interpreted by the past, but the situation illuminated by the possibilities of the future. This book will be unsatisfactory to many who want to find encouragement to their hates and a justification of their partialities, but it is a book written by a psychologist who has seen behind the "uninteresting war." It is a book that will disillusionize the man who thinks that safety lies in preparedness. Here is a man who has achieved a most enviable neutrality because he can see how Germany, England, France and Russia are all both blameworthy and praiseworthy. This is far from being a popular book, not many will read it now, but sanity will come along the lines that make war despicable, that will realize the emptiness of the hope that democracy or peace can come by continuing the present slaughter of men, the hopeless massacre of multitudes. The Frenchman who cried "Establish peace or else establish a king!" (page 160) struck a note that is prophetic for the United States as well as for France. Militarism needs a king, standing armies mean an aristocracy of some kind or another, and a compulsory military service weakens a republic just as a plaster cast on a limb causes the muscles to shrink and grow weak. It is easy to dismiss Prof. Eastman with a patronizing sneer as an extremist, or fanatic, but like the man of old he may well say, "Strike, but hear me!"

"ARE YOU HUMAN?" by William De Witt Hyde, President of Bowdoin College (Macmillan). A splendid college address written primarily for Yale Freshmen, thrown into an attractive booklet of sixty-five pages, in which there is more real preparedness than in piles of Congressional legislation. Athletics, Society, Science, Politics, Religion and the additional topics make a list of twelve, to which he brings the triple question, Are you Human? Are you Unhuman? Are you Inhuman? It is a good antidote to the preparedness of force and an admirable little gift to lay upon the table of every high school and college boy in the land.

"NOTES IN THE SYMPHONY OF RELIGION," by Charles Chambers Connors (Murray Press, Boston). Four thoughtful sermons from the diligent pastor of the Unity Church in Hamilton, Ohio, are here gathered in a neat little book of sixty-four pages, which can be obtained in paper or cloth, twenty-five and fifty cents. It is sadly true that when a sermon goes to press the chances are that it has taken a through ticket to oblivion. Sermons such as these abide only on the unpublished tablets of the human soul in the mind somewhat clarified and the conscience quickened. This man has caught the movement of the spirit that is carrying the age beyond sectarian consciousness, and this has brought him to love the new name of "Unity" for which he pleads. Two sources of inspiration are detected in these modest pages: the out-of-doors, the poetry of nature, and the realm of the heart as interpreted by the poets. Shelley and Emerson, Browning and Whittier here lend themselves to reinforce the preacher's plea. The parishioners of this man will at least thank him for trying to give a little more permanency to the message that must have found response in their hearts.

HAPPINESS.

Happiness, we know, is a perfume sweet and rare,
That to another we can not wholly impart:
With our best endeavor, we can only share;
For the fragrance lingers in the giver's heart.

Shelbyville, Indiana. ALONZO LEORA RICE.

We were learning everything, and after all no rapture is quite like that of learning.

Whatever you would put into the state, you must first put into the schools. *Humboldt.*

THE PULPIT

Genesis—"Beginnings"

A Hebrew Idyl of the Fourth Century B. C. Brought Down to Date

I.

The Pre-Human World

A Sermon Preached by Jenkin Lloyd Jones at the Abraham Lincoln Centre, Chicago, November 5, 1916.

STENOGRAPHICALLY REPORTED BY MISS MAY JOHNSON

And there was not a man to till the ground.
—*Gen. ii:5.*

Calm our feverish hearts this morning, Father, check our mad haste and wild impatience. Reveal to us the slow and sure workings of Thy will; restore our faith in human kind; lift us out of our prejudices; teach us to love those from whom we differ; sanctify this great test that has been brought to Thy people in this land of promise. Abate our hatreds, reduce our antagonisms, strip us of our dogmatism, that we may realize that Thy struggling children of every name and age and party are Thy children and our brothers and sisters, dwellers in the one homeland, members of the one family circle. Sweeten our lives today and tomorrow and the great election day after that. Amen.

There are two Hebrew songs of creation in this Bible of ours, quite distinct, different in phraseology and different in matter and form. Notwithstanding their misfortune of being run together by the printer as though forming a connected narrative, it is not hard to separate these two hymns of creation. The first occupies the first chapter and the first three verses of the second chapter of Genesis. The name used for God in the first of these hymns is Elohim, so this is called the Eloistic version. The second hymn begins with the fourth verse of the second chapter and the word used for God is Jahveh, hence scholars know it as the Jahvisitic version. The translators, even of the revised version, excusing the ignorance of the translators of the King James version, tried to preserve the old form, and Elohim in the first version is translated God, and Jahveh in the second version is translated Jehovah-God. I read as much as answers my purpose this morning from the second version, beginning at the fourth verse of the second chapter, and both accounts should be read. The Song of Creation, as sung by the Hebrew poet perhaps four centuries before Jesus, runs thus:

> These are the generations of the heavens and of the earth when they were created, in the day that Jehovah God made earth and heaven. And no plant of the earth was yet in the earth and no herb of the field had yet sprung up; for Jehovah God had not caused it to rain upon the earth; and there was not a man to till the ground; but there went up a mist from the earth and watered the whole face of the ground.

I invite you to join with me in six Sunday morning studies of the mystery, majesty and potency of the world in which we live. I ask you to go home and read the hymn of creation as sung by some old Hebrew bard who lived perhaps twenty-four hundred years ago, or perchance it is the outgrowth of the poetic mind in the Hebrew nation slowly evolved through many centuries. Read it as dogma, take it as science, try to fit it into the thought of today and you will be in endless trouble, you will have a hopeless task. But read it in the spirit in which you sang Samuel Longfellow's noble hymn just now, read it as you read the poetry of the ages, the idyls of nations, and it is full of instruction and thrilling beauty.

There was a time when there "was no man to till the ground"; there was a time when "the rain did not fall and no plants were." There was a time unmeasured, but somewhat conceivable by the eye of science, when out of infinite space there were rolled the balls that fly through the heavens; an insignificant one, a subordinate one, we now live on. This first attempt to trace the song of creation lands us into measureless space.

Astronomers tell us that there are between two and three thousand naked eye stars; that is, stars that can be detected by the naked eye at the proper time and place. They also tell us that by means of the telescope, as already perfected, the number of stars discernible to the enlarged eye goes up into the millions,—better not tell their guess for it would only stagger our minds. Why do we call them "fixed stars"? What are the fixed stars? A star that may be studied on this side of the earth's orbit at one time and six months hence studied again on the farther side of the orbit, making a measuring line of one hundred and eighty-six million miles, and so far away that by means of any instrument at the command of man no difference in distance can be detected; such we call "fixed" stars.

Another suggestion of astronomical distance—light travels at a rate of 185,000 miles a second, and still the light that comes earthward from the nearest fixed star must travel four and a half years before it strikes our human eyes. If that star were to be obliterated today it would still shine to the appreciative eye and mind of man for four and a half years before its brilliancy would be lost in darkness.

Thus it is that astronomers give us an idea of infinite distance. Geologists put this homeland of ours in measureless, inconceivable time. Geologists do not begin to count time until this globe of ours became sufficiently cooled from its superheated condition so that the gases became vapor and vapor became rain and "the land was separated from water," as the old Hebrew idyl has it. Then began the process of smoothing off, rounding up, so to speak, finishing the world. All stratified rocks are the result of water, rain, frost, torrents and tempest, sea or river, gradually depositing the debris of the hills, the wash of the mountains. This process is still going on largely in still waters. Men have been able to study this stratified crust of earth by co-operative methods, for geology is divinely international, mind you, as astronomy is divinely international. It is only since an international conference of astronomers, held some twenty years ago, when the heavens were mapped out and divided among the various members of an international congress, that an astronomical report has been made possible by the co-operation of all the astronomers on the earth. By the same method geologists widely distributed throughout the world have been enabled to learn something of this sedimentary envelope of the world upon which we live, by locating and studying the different formations outcropping in different places.

Thus we have our Laurentian, the lowest stratified rocks found in this new world, which turns out to

be the oldest of the world. We have our Silurian, named after the ancient tribe of Silures of South Wales; our Carboniferous foundation; our Potsdam, which we call after a German locality; our Devonian derives its name from Devon, a part of England; so on up and down the ladder we go until we have thirty or forty formations catalogued and measured by man. It is found that the aggregate of all these deposits, if they had not been broken by the persistence of time and tide, would have a stratified covering on our earth about twenty-five miles deep, formed only by a sedimentary process. These deposits have been measured, and geologists, shy as they are of specific dates, have estimated that we must count millions of years to bring about these stratifications.

Shaler, our late lamented geologist and sociologist, in a rash moment, when writing a reader for schools, ventured the opinion that at least a hundred million years were recorded in the stratifications of the earth, and he invented an ingenious scheme for giving the children a conception of that estimate. The memory of the oldest man may vaguely compass a century. Giving three feet to a step, a "pace," as the farmers say, if one started walking, and let every pace count a hundred years, he would have to walk twenty-five miles a day for twenty-four days in order to count the possible time reported in the stratified history of the earth. He must travel six hundred miles.

I have here a three-foot rule. Let it stand for a time measure of the stratified earth. It takes half of this rule, eighteen inches, to represent the Primordial era of tangled forests and skulless animals; the Primordial period or life in the water. It takes a foot to represent the Primary period, the period of ferns and fishes. Now when we come to the Secondary period, the period when pines and reptiles come to the fore, we must add four inches. The Tertiary period of forests and mammals takes only one and a half inches more and the era of man less than half an inch. Or, to retrace our measurements, the geological life of man is covered by half an inch. Add another one and a half inches and we cover the life of mammals; add four inches more and we come into the life of the pine and the reptile, and all the rest of it is water, inhabited by brainless life.

Now where are we? This is scientific commentary on the song of the Hebrew composed twenty-four hundred or more years ago. What do we find?

First, we find in unmeasured time and measureless space a rolling, restless, turbulent, growing world, rising out of chaos into cosmos, out of brainlessness into thought.

The first land animal that ever ventured out of the water was probably a scorpion and it was two or three feet long before it got through with the world. The first sound that broke the silence of this growing world was probably a cricket's song, played on its wings. There was a time when the walking-stick, that delights our children so much, was a yard long. The atlantasaurus, the largest reptile yet known, crawled through that pre-Adamic mud, leaving not only the imprints of his feet but the trail of his heavy tail, which is found in quarries, measuring a hundred feet, and at his loftiest reach he was thirty feet high. Much of this record is found in limestone quarries and in chalk pits. Every piece of lime is a mystic mausoleum built out of the dead bodies of millions of animals. A cubic inch of the "rotten stone" with which you polish your knives is made up of the remains of a million and a half animals, and this limestone measures in some places one hundred feet thick. The chalk pits of England measure a thousand feet, and every bit of chalk the world has ever known is made up out of the debris of living animals dying in the ocean and sinking into the calm of deep waters where the chalk cliffs of the world were formed.

But I am not here to teach geology. I am here to claim that religion must recognize the sanctity of these records. I join with many in deploring the irreverent neglect and ignorance toward and shallow criticism of the priceless volume which contains the stratifications of the human soul, the precious remnants of prophets and poets, the story of human triumphs. By the same token I am here to plead for the reverence that will study that other book of God's revelation in the rocks, outlined in the cliffs. We have a rolling world that is restless, turbulent, growing, shaping itself into spheres and constellations, rising out of heated vapor and water into solid continents bearing life ever more and more highly organized.

The world before man came was a world of teeming life, restless with growth, and if sin means selfishness, strife, cruelty, passion and rivalry, it was a much sinning world before any Eve ever offered an apple to any Adam. By the same token, if virtue means a struggle upward, an attempt to overcome obstacles, a care for one's kind, devotion to one's own, it was a world teeming with virtue before Adam was. I am sure that the pre-human world was a world of pain, of death, of hunger and fatigue. These are cosmic elements, and any attempt to interpret the universe and its ethical import out of the guesses of those who have just recently arrived on this great ball of earth, any attempt to account for all evil, all pain, all fatigue, all sin and all human frailties, is charged with atheism, is fraught with danger to the ethical sense and to common intelligence.

What have we in this pre-Adamic world? We have that which challenges a reverence more profound, calls for a theology more inspiring, than the Hebrew idyl of twenty-four hundred years ago ever could. We have a world already breaking into flowers, we have a world melodious with the songs of birds; birds who have left the reptilian crawling life and taken to wings. They are at home in the air. We have a world that has converted the scale of the crocodile into the wings of the bird of paradise and the peacock's tail. All these were here before man arrived. It was a house inviting a tenant, it was a farm "to let." The jungle had not been penetrated even by wild beasts, swamps had not been drained, the mighty rivers were unharnessed by dyke or dam, the winds of heaven were unutilized. The world was waiting for a farmer to plow its meadows, waiting for a tenant to occupy this royal house. It was waiting for children to catch the songs of the birds and to add meaning to apple blossoms and elm trees, for these were before man was.

How does this ethical interpretation of the early song of creation leave us this morning? It leaves us very humble. It takes the conceit out of us; the arrogance of man is rebuked. Our Christianity has tried to interpret the universe as Christocentric; a spiritual universe born with and interpreted by, measured and predestined by, the man born of a woman in Naza-

reth. Later people have thought this world of ours spiritually and ethically anthropocentric, man centered. There are those who tell us that man brought evil into the world, that man is still bound as he tries to rise out of the garments of flesh, and that release can come only by some sort of spiritual transmutation. He can win his way to the throne of things eternal and make good his right to a place in this growing universe only through escape from the laws of earth and time.

The old song makes us modest. We are late arrivals. We have just got aboard of a wonderfully prepared train. But by the same token it ought to make us very patient. "Why so hot, my little man?" Why all this noise of parading, so boisterous and boasting? Measured by the large story of creation, how petty are our cares for our possessions, how silly are the extravagances of our appropriations, how unfounded are our preferences for one thing or another.

"Why so hot, my little man?" Go out under the stars of heaven and learn patience. Realize how independent of party votes are the balances of the Eternal that weigh the Pleiades, measure the flight of comets and determine the value of the human soul. You and I belong with the constellations. The power that guides the comet guides the babe. I know not what destiny awaits me, but I know that it is at the disposition of the mighty power that through millions of years has brought that babe here, out of the humble life of ooze, at the bottom of the deep sea.

Lastly, and it is not necessary to dwell upon it, here is this beauty home, the home land of laws—there are LAWS, mind you—hence comes a mighty hope. If so much was accomplished before man came, what may we not expect in the future? This world has been splendidly reinforced by brains; but that is another story, for my next Sunday's sermon.

We know this much. Before man came, life moved steadily onward. The earliest life was guarded by external protection, shells and claws and fangs. They were armed creatures that first ventured on land. Gradually the armor was moved inward. The solid parts are no longer on the outside, but inside.

The animal world was largely disarmed before man came. The papers tried hard to disarm the hopeful lesson of the Dinosaur, that some weeks ago paraded our streets to preach its lesson of peace. It matters not what became of the individual, it matters not whether he was a vegetarian or a meat-eating animal. The solemn, splendid truth is that he that was guarded from the outside, was conquered by psychic, not physical forces. The world was well on its way to peace before man came.

Last summer we were challenged by our petty little theology to account for mosquitoes, to reconcile their existence with the divine providence. Let me tell you if you read the story of the insect world you will be glad you did not live when they were the dominant power. There was a time when the best life of the globe was armed with stings.

Theodore Parker once wrote a paper on a convention held in Bumblelonia in one of the high valleys of the Jura Mountains in the year 1,000,617 B. C. It was a convention of bumblebees. The chief bumblebee, who had recently been decorated with the honorable badge of "Long Sting," which he bore on his breast, made the inaugural address, in which he prided himself and his audience that at last they had come to the era of brain. They represented not only the highest but the last link in creation. He patronizingly disposed of the inferior life beneath them: "Now we have come to the degree and power when we may say we are 'we,' and we will look down from these heights of our occupation."

That was in bumblebee land, this is the speech of the high mogul of a bumblebee convention. Does it sound natural? Have you ever been at a political convention and heard the pre-nominating speeches?

Let us take courage, take hope and wait the coming of man into a world already prepared for him. He comes to his own and eventually he will recognize his ancient kinship and rejoice in his antecedents.

Into Thy hands, Father, we would commit ourselves; into Thy plans we would fit; to Thy beckoning we would yield. Make us more worthy tenants in this our building not made with hands. Amen.

Lincoln Centre Fellowship Club

Address by

PROF. SCOTT NEARING

The December meeting of the Lincoln Centre Fellowship Club was held Monday evening, December 4th, in Emerson Hall. Sixty plates were laid for the dinner, following which about seventy others came in to hear Professor Scott Nearing's talk on the subject, "Earning or Owning for a Living." Following the address, questions and discussion prevailed with great interest for an hour or more.

Professor Nearing based his address upon the phrase once quoted by Captain John Smith: "If a man will not work, neither shall he eat." He traced in the France of Louis Sixteenth and in feudal England the practice of the converse of this truth, as a protest against which practice our ancestors founded this republic. He then went on to show that just as Louis of France built his magnificent palace and provided incredible luxuries for himself and his court out of the labor of the starving peasants, just as the English lords lived upon the money provided by the peasants upon their Irish estates, which they had never seen and upon which they had never done an hour's work, so in America today we have built up a system which permits the few to live upon the labor of the many, which rewards ownership and penalizes labor, which says to the laborer, "You earn the bread and we will eat it." The world is always startled by an application of the principle that those who eat must earn. When Tolstoy went into the fields to earn his bread with the peasants, people were amazed that this noble, this aristocrat, who did not have to work in order to live, should voluntarily engage in manual labor.

Doctor Nearing pointed out that our need is to make our systems and theories of economics conform to the facts of present day industry. Economics is comparatively a new science, its first formulation being that of Adam Smith in 1776. The two categories—land, capital, labor, and rent, interest, wages—into which he divided wealth, although justified in that day because one class, the nobility, owned the land, and another class, the merchants, owned the capital, is no longer applicable today, when land and capital are

both owned by the same person or group. Carlyle combatted the fallacy of this category by his statement: "Property is Theft," and Professor Carver of Harvard, in his latest book, "Essays on Social Justice," says: "There are three forms of income: earnings, findings and stealings."

Doctor Nearing drew an impressive parallel between the son of the rich man who, on his twenty-first birthday, receives from his father $20,000 worth of railroad bonds, which provides him with an unearned income of $1,000 per year, conditioned on no virtue save that of ownership,—and the man who works with a shovel ten hours a day, three hundred days in the year, for a lifetime, to keep the company's roadbed properly ballasted, for a wage of at most $1,000 a year on which to support a family, from whom society demands the industrial virtue of punctuality, perseverance, physical strength, sobriety, and sufficient intelligence to understand and obey orders,—or fires him from his job. Of the twenty-two billions of dollars annually received by the railroads, in the United States, thirteen billions go to the workers, including the high-salaried officials, and nine billions to those who merely own the stocks and bonds of the railroads. In feudal times, when the peasant or serf worked three days for his lord and four for himself, the proportion was much the same.

Moreover, society today is so organized that it everywhere penalizes the laborer and rewards the owner. When, in the winter of 1913-14, one of the great railroads of the United States found a policy of retrenchment necessary, they first discharged with brief notice tens of thousands of their employes; next, they took off over a hundred trains; then they obtained from the Federal Railroad Commission an increase in freight rates; then from the State Railroad Commission an increase in passenger rates; and then they were able to pay the usual per cent of dividends on their stock and to put fifteen million dollars of improvements in the plant. One of their officials, when asked by an investigating commission if he did not think the owners and stockholders should bear some of the evils of the hard times, instead of putting the entire burden upon the workers and the public, replied that he did not think so; that the dividends must be kept at their regular rate no matter what happened.

And in the same winter of 1913-14 a quarter of a million jobless workers walked the streets of New York City alone, without a cent to buy food for themselves or their children or to pay for rent or fuel. And a little way up the Hudson one old man was the owner of ten and a half billions of property, and had an income of $100 per minute.

"When the war ends," asked the speaker, "and the resultant period of industrial depression comes, and factories are closed down, and terrible unemployment prevails, will the thousands of jobless again walk your streets patiently, or will they take what belongs to them? Have they been so thoroughly taught submission by the churches that they will allow the others to eat what they have earned and do nothing about it?"

Again, industry is so organized that it is impersonal; its brutalities and cruelties do not come within the vision of those who own its land and capital. When a number of years ago the miners and their families were evicted from a Pennsylvania mining town, loaded on a train, carried out to a country road, dumped in the snow and ordered by the county officials to "move on," and a child was born that bitter winter night in a snow bank, the owners of the mining stock did not witness the affair. If they had, it would have made them uncomfortable, and they do not wish to be made uncomfortable. Bad as were the conditions of feudalism, the relation between the lord and his serfs was in some degree one of mutual care and protection, of personal contact. If evictions were made, the owner at least knew of it, and probably had to oversee it.

The railroads of the United States today, at their own inflated valuation, are worth twenty billions. This covers an original real value of perhaps six billions, plus the increased values of the lands granted to them, plus a large amount of "water." We pay to them every year in interest and dividends over five hundred millions. In forty years we will have paid them even their own valuation—and then we shall probably pay it to them over again, and still we will not own them. We could collectively own the mines and railroads as we now own the postoffice, pay decent wages, and charge rates and prices at cost.

But it is not the individual capitalist who is to blame. It is we, the people, who allow the capitalist to use us for his own purposes, and who vote to maintain his system, who are responsible.

The speaker advocated a form of inheritance tax which would place in the hands of the State a man's entire property at his death, providing through the State for the income of his widow and the education of his children. He also favored some method of equalizing incomes, since, as Shaw has pointed out, that is the only thing that can be equalized, and emphasized the need for an equal chance for every child. Physical health can be given every child by proper methods of nourishment and sanitation; an equal education can be given every child by the State, and an equal chance at the work of the world can be given every child when he is old enough.

Many questions were put to the speaker. Asked if Single Tax were not a remedy, he replied that his objection to the Single Tax is that it prohibits other forms of taxation, such as inheritance and income taxes, and provides for the socialization of land only, and not of industry.

To the suggestion that a system which forbade inheritance and limited incomes would destroy incentive, Mr. Nearing replied with the example of men now in the employ of the government who have preferred to serve the people rather than to continue their own successful private businesses, and maintained that such a system would set free real patriotism and love of service.

Another questioner said: "Would it not be better to give every man a chance and limit incomes to a million dollars, than to adopt a system of socialism which gives everything in our country away?" Mr. Nearing at once took issue with this definition of Socialism. Said he: "It is our present system which gives away the possessions of the people, their mines and forests and water-power. You take a bucket and a shovel into the mining regions of Pennsylvania and try to bring away some of 'our country' with you in the bucket. You will find yourself in jail. The whole purpose of socialism is to preserve for the people their possessions and to prevent the giving away to private individuals the wealth which belongs to all the people."

Asked as to the part of wealth in consuming the products of labor, Mr. Nearing said: "Labor can consume its own products if it can secure enough wages to pay for them. Why do we consider that the worker who labors ten hours a day to create wealth is worth only $750 a year, and the owner at his club or golf links worth many thousands? Why is the girl who sells ribbons over the counter worth but eight dollars a week, and the wives and daughters of the owners worth many thousands? They have never added a penny to the wealth of the world. They spend the property owned by their husbands or brothers or fathers and their economic value is *zero minus* the product of the labor of others which they consume. And every year they live, and the more wealth they consume, the bigger their minus value becomes. They literally say to the worker, "You earn the bread and we will eat it."

Another questioner asked if these women, who were wives and mothers, were not of economic value, and if a woman must earn in order to have economic value. Professor Nearing replied that many of the women of wealth are neither mothers nor good wives. Economic value represents work done or service rendered. Women who render valuable service in the home have an economic value, even though they are unpaid for their labor. The community receives no greater service than the *successful* rearing of a family, and society will come in time to recognize the woman who does this as its most valued servant and to reward her accordingly.

Still another inquirer brought up the old point of whether capital or labor is the more important, and which precedes the other. Mr. Nearing held that labor antedates all capital; that it can create wealth independently of capital, since capital is merely the result of labor—accumulated labor, so to speak. The entire present wealth of the United States, aside from its natural resources, is the result of labor. Our ancestors came over here with neither machinery nor money, with nothing but their bare hands, and by human labor alone has been created all the wealth we now have. If all the capitalists who own the railroads to Milwaukee were to die tonight, it would make no difference with the running of the trains tomorrow. But if all the workers on the roads, the trainmen and engineers, were to die, not a train would move.

S. M. Q.

BENJAMIN F. TRUEBLOOD.

This poem was written by Major Byers, a life-long friend of Dr. Trueblood, for the memorial services held at Penn College, November 14, 1916.

Where, where is the field of honor,
Since ever the world began,
Like that where the Christian soldier
Uplifteth his fellow-man?

There, never the drums are beating,
There, never the trumpets sound,
Where the cowards seem retreating
And the bravest are falling 'round.

Such, such was the field of honor
Where he of our bravest fell,
The dream of his life unfinished,
Or lost in his funeral knell.

"Peace, peace!" he had cried forever,
And he cited the holy word;
For a little while they saw him,
And it almost seemed they heard.

For his was the Master's teaching,
And his was the Master's way,
And all men seemed persuaded—
But only a little day.

For sudden the night of madness
On all of the nations fell,
And he who had prayed God's sweetness
Saw only the pits of hell.

And over his noble spirit
The shadow of sorrow came;
But the bells in heaven were ringing
The glory of Trueblood's name.

And, spite of the world's unheeding,
When the rage of the war shall cease,
There'll be tears in the eyes of the many
For him who had died for peace.

Rest, rest,—for thy limbs were weary;
But never thy work was vain,
For the torch that thy hand uplifted
Shall lighten and shine again.

The Advocate of Peace. —*Samuel H. M. Byers.*

HEARTH-SONG.

When November's night comes down
With a dark and sudden frown,
Like belated traveler, chill
Hurrying o'er the tawny hill,—
Higher, higher
Heap the pine-cones in a pyre!
Where's a better friend than fire?

Song's but solace for a day;
Wine's a traitor not to trust;
Love's a kiss and then away;
Time's a peddler deals in dust.
Higher, higher
Pile the driftwood in a pyre!
Where's a firmer friend than fire?

Knowledge was but born to-night;
Wisdom's to be born to-morrow;
One more log—and banish sorrow,
One more branch—the world is bright.
Higher, higher
Crown with balsom-boughs the pyre!
Where's an older friend than fire?

From High Tide.

—*Robert Underwood Johnson.*

When Peace Comes

I believe and hope that when the present great conflict in Europe is over the world is going to wear a different aspect. I do not believe that there is going to be any patched-up peace. I believe that thoughtful men of every country and of every sort will insist that when we get peace again we shall have guaranties that it will remain, and that the instrumentalities of justice will be exalted above the instrumentalities of force. I believe that the spirit which has hitherto reigned in the hearts of Americans, and in like people everywhere in the world, will assert itself once for all in international affairs, and that if America preserves her poise, preserves her self-possession, preserves her attitude of friendliness toward all the world, she may have the privilege, whether in one form or another, of being the mediating influence by which these things may be induced. *Woodrow Wilson.*

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THE FIELD

"The World is my country, to do Good is my Religion."

THE SOUTH SIDE PEOPLE'S FORUM.

The South Side People's Forum held its initial meeting on Sunday afternoon, December 10th, at Abraham Lincoln Centre. A good attendance and a hearty, sustained interest in the address and following questions and answers proved that those behind this nation-wide movement were justified in believing that the people as citizens can and do appreciate the enlightenment offered by a "free platform for discussion of the problems of our common life," and that such an opportunity can be made "an adventure for real democracy and community religion."

The meetings are to be held every Sunday at the hour of 4 o'clock p. m. at the same place all through the winter and a wonderfully strong list of speakers is already arranged for.

Mrs. Charlotte Perkins Gilman of New York made the address of the afternoon, and undertook the by-no-means easy task of proving that even in the awful struggle now going on in Europe a glimmer of light may appear, the title of her address being "War and the World's Hope." She traced the growth of the war spirit which, as she said, grew out of the natural love of the male of the human species for fighting, and how it has been developed and idealized. She declared "the most practical question before us today is what to do to prevent there ever being another war." But before we can even begin to try to solve that question we must entirely readjust our present ideals based on military prowess.

Three things she suggests this war will do that are hopeful. First it will bring about a tremendous strengthening of the power of labor. The work of the world must always be done and the comparatively few workers who are left to do it at the end of the war will be in position to fix their own terms. Second, will be the equally sudden and comprehensive change in the position of women, and third, the practical necessity, the demand for a movement looking to the federation of the nations of the world. Mrs. Gilman closed her address by reading a "Proclamation of Interdependence," whose phrases might well form the fundamentals of such a confederated movement as the speaker urges.

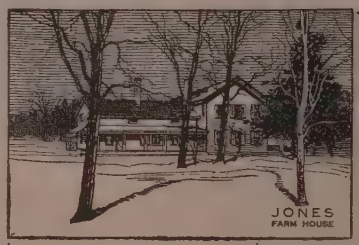
After some remarks about the practical plans of these Forum gatherings by Mr. John R. Richards, Chairman of the Advisory Council, the meeting was thrown open for questions to be answered by Mrs. Gilman under the very competent leadership of the presiding officer, the Rev. Fred A. Moore. All sorts of questions came from every part of the house, closely following one another, and some of them might have been embarrassing to most speakers, but every time, quick, clear, and often witty, came the answer, intelligent, apt and satisfying. Mrs. Gilman quite evidently pleased the assembled company as a lecturer. As a question answerer she has established even a higher record.

The Misses Proudfoot furnished some excellent violin music and the whole company sang together Mr. Hosmer's "O Beautiful my County!" Next Sunday Baron Walleen of Sweden will be the speaker.

A. L. K.

SOCIALIST ELECTION RETURNS.

The *New York Times* of November 13 estimates the total Socialist vote cast in the United States on November 7 as 1,400,000. The *Herald* estimate is that Allan L. Benson received 1,300,000 votes as against 901,783 cast for Eugene V. Debs in 1912. Besides the election of Meyer London to Congress from New York, and of Thomas Van Lear as Mayor of Minneapolis, Socialist candidates were elected to lesser positions in a number of other places. Two assemblymen were elected to the New York Legislature from Brooklyn, two were elected to the Kansas Legislature from Scott county and Thomas county, and one was elected to the Legislature of Vermont from the town of Barre. James A. Maurer was re-elected to the Pennsylvania Legislature. In Wisconsin the Socialist delegation in the Legislature has been increased by two votes. Though Morris Hillquitt is defeated for Congress on the face of the returns in the 20th New York district by 168 votes, by Isaac Siegel, Republican, evidence of gross fraud is alleged to exist, and a contest is promised. It is charged that 500 Hillquitt votes were stolen during the count. *The Republic.*



JONES
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SAUSAGE

Thirtieth Season

MILO C. JONES
JONES DAIRY FARM
Ft. Atkinson, Wis.

IT is *economical*—there is little or no waste. It is *good food value.* It is *appetizing* to the most fastidious.

This is our 30th season in the manufacture of Jones Dairy Farm Products. Your grocer will tell you of our prices and times of shipment.

Be sure that it's Jones.

MR. JONES' LECTURES

The Editor of UNITY expects to take his annual March escape from Chicago this year in the South, preferably the Eastern South. He expects to be in New York March 1st, and will be available for engagements up to April 6th. So far as possible, he would like to make it a missionary trip in the interests of Internationalism; an anti-military campaign, seeking not the end of the war, but the end of War. Correspondence is solicited with colleges, universities, high schools, women's clubs, and ministers who are willing to coöperate in a union meeting along these lines. For list of topics on peace, literary and biographical subjects, address UNITY office, 700 Oakwood Boulevard, Chicago.

A SUMMARY of the nineteen-volume report on the condition of women and child wage-earners in the Untied states has been recently published by the federal Bureau of Labor Statistics. The demand for the full report has been greater than the bureau could fill, and no appropriation has been made for printing a new edition. The summary covers the more important results of the investigation.

OFFICIAL PUBLICATION

Annual Statement of the Brotherhood Accident Company of Boston, in the State of Massachusetts, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.	
Amount of capital stock paid up in cash ..... $	100,000.00
INCOME.	
Premiums received during the year	257,391.71
Policy fees required or represented by application.....	17,071.00
Interest, rents and dividends...	7,921.72
Total income ..... $	282,384.43
DISBURSEMENTS.	
Losses paid during the year.... $	156,469.82
Investigation and adjustment of claims	667.23
Policy fees retained by agents..	16,429.25
Commission or brokerage.....	11,582.46
Salaries, fees and all other charges of officers, clerks, agents and employes.....	49,601.30
Rents	3,730.00
All other taxes, licenses and insurance department fees.....	5,442.06
Legal expenses, advertising, printing and stationery.....	3,176.19
Postage, telegraph, telephone, express, furniture and fixtures	4,709.38
Stockholders for interest or dividends	10,000.00
All other disbursements.....	979.79
Total disbursements ..... $	262,787.48
LEDGER ASSETS.	
Book value of bonds and stocks. $	81,000.00
Cash on hand and in bank.....	80,011.06
Total ledger assets..... $	261,011.06
NON-LEDGER ASSETS.	
Interest and rents due and accrued ..... $	2,686.25
Gross assets ..... $	263,697.31
DEDUCT ASSETS NOT ADMITTED.	
Book value of real estate, bonds and stocks over market value.. $	890.00
Total admitted assets..... $	262,807.31
LIABILITIES.	
Net amount of unpaid losses.... $	27,923.62
Total unearned premiums.....	53,269.96
Salaries, rents, bills, etc.....	1,114.16
State, county and municipal taxes	5,000.00
Estimated expenses of investigation and adjustment of unpaid claims	200.00
Total liabilities ..... $	87,507.74
BUSINESS IN ILLINOIS.	
Total premiums received during the year ..... $	6,988.00
Total losses paid during the year	2,596.30

CHARLES S. FARQUHAR, President.
JAY B. CRAWFORD, Secretary.

Subscribed and sworn to before me this 27th day of January, 1916.

ARTHUR W. DUFFIELD.
[SEAL] Notary Public.

OFFICIAL PUBLICATION

Annual Statement of the Commercial Casualty Insurance Company of Newark, in the State of New Jersey, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.	
Amount of capital stock paid up in cash ..... $	375,000.00
INCOME.	
Premiums received during the year ..... $	1,232,207.45
Policy fees required or represented by application.....	9,574.00
Interest, rents and dividends....	52,846.22
Profit on sale or maturity of ledger assets	1,374.99
Total income ..... $	1,296,002.66
DISBURSEMENTS.	
Losses paid during the year.... $	388,632.34
Investigation and adjustment of claims	103,868.90
Policy fees retained by agents..	9,574.00
Commission or brokerage.....	277,719.01
Salaries, fees and all other charges of officers, clerks, agents and employes.....	134,271.58
Rents	4,250.08
All other taxes, licenses and insurance department fees.....	16,315.99
Legal expenses, advertising, printing and stationery.....	12,540.02
Postage, telegraph, telephone, express, furniture and fixtures..	7,480.88
Stockholders for interest or dividends	18,750.00
All other disbursements.....	18,829.53
Agents' balances charged off....	154.35
Total disbursements ..... $	992,386.68
LEDGER ASSETS.	
Mortgage loans on real estate... $	411,900.00
Loans on collateral security.....	50,000.00
Book value of bonds and stocks.	864,174.31
Cash on hand and in bank.....	90,779.30
Premiums in course of collection	192,411.29
Other ledger assets.....	12,423.96
Total ledger assets..... $	1,621,688.86
NON-LEDGER ASSETS.	
Interest and rents due and accrued ..... $	14,826.30
Market value of real estate, bonds and stocks over book value	6,660.69
Other non-ledger assets.....	40.00
Gross assets ..... $	1,643,215.85
DEDUCT ASSETS NOT ADMITTED.	
Gross premiums in course of collection ..... $ 7,127.24	
Book value of real estate, bonds and stocks over market value 10,775.39	
$	17,902.63
Total admitted assets..... $	1,625,313.22
LIABILITIES.	
Net amount of unpaid losses... $	359,297.39
Total unearned premiums.....	543,948.33
Commission and brokerage.....	38,212.81
Salaries, rents, bills, etc.....	1,392.44
State, county and municipal taxes	19,353.05
Estimated expenses of investigation and adjustment of unpaid claim	7,134.73
Total liabilities ..... $	969,338.75

C. W. FUGENSPAN, President.
W. VAN WINKLE, Secretary.

Subscribed and sworn to before me this 23d day of February, 1916.

CLAUDE E. WHEATTY,
[SEAL] Notary Public.

OFFICIAL PUBLICATION

Annual Statement of the Commonwealth Casualty Company of Philadelphia, in the State of Pennsylvania, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.	
Amount of capital stock paid up in cash ..... $	100,000.00
INCOME.	
Premiums received during the year ..... $	152,741.81
Policy fees required or represented by application.....	12,210.00
Interest, rents and dividends....	7,115.44
Total income ..... $	172,067.25
DISBURSEMENTS.	
Losses paid during the year.... $	49,064.51
Investigation and adjustment of claims	950.32
Policy fees retained by agents..	12,198.00
Commission or brokerage.....	43,306.85
Salaries, fees and all other charges of officers, clerks, agents and employes.....	22,233.35
Rents	2,529.89
All other taxes, licenses and insurance department fees.....	4,560.81
Legal expenses, advertising, printing and stationery.....	3,802.40
Postage, telegraph, telephone, expenses, furniture and fixtures	2,782.84
Stockholders for interest or dividends	10,000.00
All other disbursements.....	7,577.90
Agents' balances charged off....	364.05
Total disbursements ..... $	159,370.92
LEDGER ASSETS.	
Book value of bonds and stocks. $	179,590.62
Cash on hand and in bank.....	17,612.34
Premiums in course of collection	3,376.52
Other ledger assets.....	3,564.40
Total ledger assets..... $	204,143.88
NON-LEDGER ASSETS.	
Interest and rents due and accrued ..... $	1,482.21
Gross assets ..... $	205,626.09
DEDUCT ASSETS NOT ADMITTED.	
Furniture, fixtures, supplies, printed matter and stationery..... $3,000.00	
Overdue and accrued interest on bonds in default 133.33	
Bond depreciation..... 8,880.62	
$	12,013.95
Total admitted assets..... $	193,612.14

LIABILITIES.

Net amount of unpaid losses....$	1,760.54
Total unearned premiums.....	13,524.24
Commission and brokerage.....	675.30
Salaries, rents, bills, etc.....	670.34
State, county and municipal taxes	3,000.00
Interest due or accrued.....	50.00
Return and re-insurance premiums	100.00
Estimated expenses of investigation and adjustment of unpaid claims	100.00
Other liabilities	21,343.91
Total liabilities .....$	41,124.33

BUSINESS IN ILLINOIS.

Total premiums received during the year .....$	1,242.30
Total losses paid during the year	195.80

WALLACE G. BOBB, President.
E. S. COOK, Secretary.

Subscribed and sworn to before me this 18th day of February, 1916.
S. HORACE MYERS, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the National Surety Company of New York, in the State of New York, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash .....$	3,000,000.00

INCOME.

Premiums received during the year	3,775,286.42
Inspections	2,575.53
Interest, rents and dividends....	280,350.90
From other sources.....	547,175.50
From agents' balances previously charged off	1,060.12
Profit on sale or maturity of ledger assets	2,982.70
Increase in book value of ledger assets	400.00
Total income .....$	4,609,831.17

DISBURSEMENTS

Losses paid during the year.....$	997,529.57
Investigation and adjustment of claims	172,780.61
Adjustment of agents' balances.	1,736.69
Commission or brokerage.....	891,062.98
Salaries, fees and all other charges of officers, clerks, agents and employes.....	714,104.46
Rents	44,584.94
Repairs, expenses and taxes on real estate	4,200.15
All other taxes, licenses and insurance department fees.....	88,564.97
Legal expenses, advertising, printing and stationery.....	47,289.35
Postage, telegraph, telephone, express, furniture and fixtures..	44,058.70
Documentary interest revenue tax stamps	8,576.84
All other disbursements.....	62,511.68
Agents' balances charged off....	2,581.20
Loss on sale or maturity of ledger assets	57,069.25
Stockholders for interest or dividends	240,156.00
Total disbursements .....$	3,376,807.39

LEDGER ASSETS.

Book value of real estate.....$	66,382.00
Mortgage loans on real estate...	86,692.82
Loans on collateral security....	56,307.07
Book value of bonds and stocks..	7,191,819.00
Cash on hand and in bank.....	1,927,564.90
Premiums in course of collection	728,470.31
Bills receivable	73,795.68
Other ledger assets.....	120,684.82
Total ledger assets.....$	10,251,716.60

NON-LEDGER ASSETS.

Interest and rents due and accrued .....$	76,366.52
Gross assets .....$	10,328,083.12

DEDUCT ASSETS NOT ADMITTED.

Due from commissions advanced .....$	122.83	
Company's stock owned	7,598.97	
Bills receivable	5,677.50	
Due from reinsurance companies on losses paid	2.00	
Market value of special deposits in excess of liabilities...	85,839.62	
Gross premiums in course of collection	133,715.78	
Book value of real estate, bonds and stocks over market value	219,730.12	
Suspense account, $10,337.97; special account, $1.00.....	10,338.97	
Due from contractors, $1.00; Empire special account, $1.00.	2.00	
	$	463,027.79
Total admitted assets.....$		9,865,055.33

LIABILITIES.

Net amount of unpaid losses...$	1,122,755.18
Total unearned premiums.....	2,092,689.75
Commission and brokerage.....	136,194.19
Salaries, rents, bills, etc.....	5,765.64
State, county and municipal taxes	60,303.95
Unpaid dividends	60,084.00
Estimated expenses of investigation and adjustment of unpaid claims	69,671.63
Return and reinsurance premiums	66,880.91
Other liabilities	47,038.79
Total liabilities .....$	3,661,384.04

BUSINESS IN ILLINOIS.

Total premiums received during the year .....$	203,687.86
Total losses paid during the year.	82,182.15

JOEL RATHBONE, Vice-President.
HUBERT J. HEWITT, Secretary.

Subscribed and sworn to before me this 28th day of January, 1916.
H. E. EMMETT, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Frankfort General Insurance Company of Frankfort-on-the-Main, Germany, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Deposit capital .....$	250,000.00

INCOME.

Premiums received during the year .....$	960,346.51
Policy fees required or represented by application.....	15,354.41
Interest, rents and dividends...	48,764.01
From other sources.....	65,103.25
Total income .....$	1,089,568.18

DISBURSEMENTS.

Losses paid during the year....$	557,189.97
Investigation and adjustment of claims	116,014.63
Policy fees retained by agents..	15,354.41
Commission or brokerage.....	189,741.40
Salaries, fees and all other charges of officers, clerks, agents and employes.....	123,253.35
Rents	9,142.75
All other taxes, licenses and insurance department fees.....	26,830.00
Legal expenses, advertising, printing and stationery.....	14,873.88
Postage, telegraph, telephone, express, furniture and fixtures	5,933.73
All other disbursements.....	10,672.89
Decrease in book value of ledger assets	19,147.15
Total disbursements .....$	1,088,154.16

LEDGER ASSETS.

Book value of bonds and stocks.$	1,285,131.70
Cash on hand and in bank.....	51,568.49
Premiums in course of collection	142,459.30
Other ledger assets.....	21,133.97
Total ledger assets.....$	1,500,293.46

NON-LEDGER ASSETS.

Interest and rents due and accrued .....$	14,065.79
Gross assets .....$	1,514,359.25

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection.	$14,755.59	
Book value of real estate, bonds and stocks over market value	98,393.81	
	$	113,149.40
Total admitted assets.....$		1,401,209.85

LIABILITIES.

Net amount of unpaid losses....$	547,674.75
Total unearned premiums.....	340,947.76
Commission and brokerage.....	26,523.22
Salaries, rents, bills, etc.....	1,500.00
State, county and municipal taxes	17,000.00
Estimated expense of investigation and adjustment of claims	2,082.58
Total liabilities .....$	935,728.31

BUSINESS IN ILLINOIS.

Total premiums received during the year .....$	77,136.06
Total losses paid during the year	55,383.11

C. H. FRANKLIN, U. S. Manager.

Subscribed and sworn to before me this 24th day of February 1916.
EDWIN G. MARKS, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Central Live Stock Insurance Company of Kankakee, in the State of Illinois, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash .....$	52,414.16

INCOME.

Premiums received during the year .....$	15,581.29
Interest, rents and dividends...	2,506.30
Total income .....$	18,087.59

DISBURSEMENTS.

Losses paid during the year....$	5,873.50
Commission or brokerage.....	2,895.44
Salaries, fees and all other charges of officers, clerks, agents and employes.....	7,077.14
Rents	180.00
All other taxes, licenses and insurance department fees.....	205.41
Legal expenses, advertising, printing and stationery.....	377.80
Postage, telegraph, telephone, express, furniture and fixtures	404.96
All other disbursements.....	120.56
Total disbursements .....$	17,134.81

LEDGER ASSETS.

Mortgage loans on real estate...$	34,500.00
Cash on hand and in bank.....	18,249.16
Premiums in course of collection	2,712.06
Total ledger assets.....$	55,461.22

NON-LEDGER ASSETS.

Interest and rents due and accrued .....$	1,078.38
Gross assets .....$	56,539.60

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection.....$679.00	
Gross premiums in course of collection .....$	679.00
Total admitted assets.....$	55,860.60

LIABILITIES.

Total unearned premiums.....$	7,670.29
Commission and brokerage.....	372.57
Total liabilities .....$	8,042.86

BUSINESS IN ILLINOIS.

Total premiums received during the year .....$	15,581.29
Total losses paid during the year	5,873.50

L. G. SPIES, President.
M. M. BEEBE, Secretary.

Subscribed and sworn to before me this 13th day of March, 1916.
LAWRENCE H. BECHERER, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Chicago Bonding & Surety Company of Chicago, in the State of Illinois, on the 31st day of December, 1915,

made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash ....$	250,000.00

INCOME.

Premiums received during the year ....$	232,644.83
Interest, rents and dividends...	13,934.75
Total income ....$	246,579.58

DISBURSEMENTS.

Losses paid during the year....$	23,675.59
Investigation and adjustment of claims	11,289.97
Commission or brokerage....	52,909.45
Salaries, fees and all other charges of officers, clerks, agents and employes....	61,496.14
Rents	4,440.00
Repairs, expenses and taxes on real estate	95.00
All other taxes, licenses and insurance department fees....	5,805.85
Legal expenses, advertising, printing and stationery....	17,121.45
Postage, telegraph, telephone, express, furniture and fixtures..	5,470.60
Stockholders for interest or dividends	11,950.00
All other disbursements....	565.30
Decrease in book value of ledger assets	2,500.00
Total disbursements....$	197,319.35

LEDGER ASSETS.

Book value of real estate....$	5,000.00
Mortgage loans on real estate...	103,513.40
Book value of bonds and stocks.	168,716.25
Cash on hand and in bank....	72,340.11
Premiums in course of collection	73,424.01
Bills receivable....	18,051.17
Other ledger assets....	11,806.00
Total ledger assets....$	452,850.94

NON-LEDGER ASSETS.

Interest and rents due and accrued ....$	4,121.23
Other non-ledger assets....	21,650.00
Gross assets....$	478,622.17

DEDUCT ASSETS NOT ADMITTED.

Bills receivable ....$	18,051.17	
Supplies, printed matter and stationery..	1,650.00	
Gross premiums in course of collection.	15,436.97	
Book value of real estate, bonds and stocks over market value	6,974.50	
	$	42,116.64
Total admitted assets....$		436,509.53

LIABILITIES.

Net amount of unpaid losses....$	26,547.00
Total unearned premiums....	119,088.44
Commission and brokerage....	10,184.21
Salaries, rents, bills, etc....	514.78
State, county and municipal taxes	1,500.00
Re-insurance premiums	6,094.81
Total liabilities ....$	163,929.24

BUSINESS IN ILLINOIS.

Total premiums received during the year ....$	85,277.10
Total losses paid during the year	566.18

CHAS. B. STAFFORD, Vice-President.
A. H. WERTH, Assistant Secretary.

Subscribed and sworn to before me this 26th day of January, 1916.
WM. L. GRAHAM, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Clover Leaf Casualty Company of Jacksonville, in the State of Illinois, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash ....$	125,000.00

INCOME.

Premiums received during the year ....$	185,470.46
Policy fees required or represented by application....	29,200.00
Interest, rents and dividends...	6,062.95
From other sources....	501.62
From agents' balances previously charged off	297.05
Total income ....$	221,532.08

DISBURSEMENTS.

Losses paid during the year....$	64,233.23
Investigation and adjustment of claims	5,048.65
Policy fees retained by agents.	29,200.00
Commission or brokerage....	45,350.41
Salaries, fees and all other charges of officers, clerks, agents and employes	48,992.32
Rents	4,139.88
All other taxes, licenses and insurance department fees....	3,205.18
Legal expenses, advertising, printing and stationery	5,016.15
Postage, telegraph, telephone, express, furniture and fixtures..	6,096.80
Interest on borrowed money...	70.00
All other disbursements....	2,572.60
Agents' balances charged off...	1,036.58
Total disbursements....$	214,961.80

LEDGER ASSETS.

Mortgage loans on real estate..$	120,800.00
Cash on hand and in bank....	29,248.55
Premiums in course of collection	21,967.77
Bills receivable	3,536.91
Other ledger assets....	4,939.59
Total ledger assets....$	180,492.82

NON-LEDGER ASSETS.

Interest and rents due and accrued	2,726.89
Other non-ledger assets....	7,000.00
Gross assets ....$	190,219.71

DEDUCT ASSETS NOT ADMITTED.

Bills receivable....$	3,536.91	
Furniture, fixtures, supplies, printed matter and stationery	7,000.00	
Gross premiums in course of collection	4,939.59	
	$	15,476.50
Total admitted assets....$		174,743.21

LIABILITIES.

Net amount of unpaid losses...$	9,614.30
Total unearned premiums....	5,551.71
Commission and brokerage....	557.50
Salaries, rents, bills, etc....	220.00
Total liabilities ....$	15,943.51

BUSINESS IN ILLINOIS.

Total premiums received during the year ....$	128,418.42
Total losses paid during the year	44,395.37

F. H. ROWE, President.
R. Y. ROWE, Secretary.

Subscribed and sworn to before me this 1st day of February, 1916.
A. E. RIEMANN, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Granite Live Stock Company of Bloomington, in the State of Illinois, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash ....$	30,050.00

INCOME.

Premiums received during the year ....$	39,102.63
Interest, rents and dividends....	2,955.34
From other sources....	11,707.50
Total income ....$	53,765.47

DISBURSEMENTS.

Losses paid during the year....$	222,865.63
Commission or brokerage....	8,632.31
Salaries, fees and all other charges of officers, clerks, agents and employes....	19,203.10
Rents	900.00
All other taxes, licenses and insurance department fees....	338.08
Legal expenses, advertising, printing and stationery....	2,157.99
Postage, telegraph, telephone, express, furniture and fixtures..	990.76
Interest on borrowed money....	1,429.68
All other disbursements....	513.11
Agents' balances charged off....	1,392.26
Borrowed money and repaid (gross)	6,633.65
Total disbursements ....$	65,056.57

LEDGER ASSETS.

Mortgage loans on real estate...$	45,900.00
Book value of bonds and stocks.	4,600.00
Cash on hand and in bank....	1,038.58
Premiums in course of collection	3,591.82
Bills receivable	11,560.87
Other ledger assets....	2,434.75
Total ledger assets....$	69,126.02

NON-LEDGER ASSETS.

Interest and rents due and accrued ....$	1,197.52
Other non-ledger assets....	9,750.00
Gross assets ....$	80,073.54

DEDUCT ASSETS NOT ADMITTED.

Bills receivable ....$	2,318.04	
Furniture, fixtures, supplies, printed matter and stationery	1,395.25	
Book value of ledger assets over market value	5,519.50	
	$	9,232.79
Total admitted assets....$		70,840.75

LIABILITIES.

Net amount of unpaid losses....$	3,660.00
Total unearned premiums....	19,551.31
Commission and brokerage....	1,051.90
Salaries, rents, bills, etc....	400.75
Due and to become due for borrowed money	5,060.00
Total liabilities ....$	29,723.96

BUSINESS IN ILLINOIS.

Total premiums received during the year ....$	39,102.63
Total losses paid during the year	22,865.63

C. A. LAFFERTY, President.
A. L. STONE, Secretary.

Subscribed and sworn to before me this 25th day of February, 1916.
HELEN M. CRANSON, Notary Public.

OFFICIAL PUBLICATION

Annual Statement of the Illinois Surety Company of Chicago, in the State of Illinois, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash ....$	250,000.00

INCOME.

Premiums received during the year ....$	492,243.83
Interests, rents and dividends...	21,697.92
From other sources....	10,000.00
From agents' balances previously charged off	2,382.43
Profit on sale or maturity of ledger assets	15.53
Increase in book value of ledger assets	322.78
Total income ....$	526,662.49

DISBURSEMENTS.

Losses paid during the year....$	259,601.86
Investigation and adjustment of claims	1,099.92
Commission or brokerage....	107,456.51
Salaries, fees and all other charges of officers, clerks, agents and employes....	99,012.40
Rents	9,751.70
Repairs, expenses and taxes on real estate	1,407.22
All other taxes, licenses and insurance department fees....	12,136.01
Legal expenses, advertising, printing and stationery....	47,113.94
Postage, telegraph, telephone, express, furniture and fixtures	11,058.56
Suspended banks charged off 10%	2,343.68
All other disbursements....	16,243.70
Agents' balances charged off....	3,124.68
Loss on sale or maturity of ledger assets	462.98
Decrease in book value of ledger assets	456.06
Total disbursements ....$	571,269.22

LEDGER ASSETS.

Book value of real estate.....$	9,933.93
Mortgage loans on real estate...	25,000.00
Book value of bonds and stocks.	444,764.30
Cash on hand and in bank.....	60,489.26
Premiums in course of collection	269,861.96
Bills receivable	10,582.35
Other ledger assets.....	69,044.80
Total ledger assets.....$	889,676.60

NON-LEDGER ASSETS.

Interest and rents due and accrued .....$	43,828.77
Market value of real estate, bonds and stocks over book value	7,116.07
Gross assets .....$	940,621.44

DEDUCT ASSETS NOT ADMITTED.

Bills receivable .....$	10,582.35	
Gross premiums in course of collection	167,900.00	
Book value of real estate, bonds and stocks over market value	56,245.72	
Market value special deposits in excess liabilities	21,593.07	
	-$	256,321.14
Total admitted assets.....$		684,300.30

LIABILITIES.

Net amount of unpaid losses....$	102,706.28
Total unearned premiums.....	187,233.05
Commission and brokerage.....	21,412.01
State, county and municipal taxes	4,091.62
Estimate expenses of investigation; adjustment unpaid claims	1,000.00
Re-insurance premiums	7,314.11
Other liabilities	51,880.00
Total liabilities .....$	375,637.07

BUSINESS IN ILLINOIS.

Total premiums received during the year .....$	80,021.37
Total losses paid during the year	8,645.75

A. J. Hopkins, President.
Chas. E. Schick, Secretary.

Subscribed and sworn to before me this 29th day of January, 1916.

J. C. Lang, Notary Public.

[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Kaskaskia Live Stock Insurance Co. of Shelbyville, in the State of Illinois, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash .....$	134,660.00

INCOME.

Premiums received during the year .....$	49,148.14
Interest, rents and dividends...	6,270.37
From other sources	48.80
Total income .....$	55,467.31

DISBURSEMENTS.

Losses paid during the year....$	37,746.86
Investigation and adjustment of claims	246.13
Commission or brokerage.....	12,624.90
Salaries, fees and all other charges of officers, clerks, agents and employes	10,678.53
Rents	389.30
All other taxes, licenses and insurance department fees.....	1,632.44
Legal expenses, advertising, printing and stationery	1,916.09
Postage, telegraph, telephone, express	781.93
All other disbursements	15,030.49
Agents' balances charged off...	412.87
Total disbursements .....$	81,459.54

LEDGER ASSETS.

Mortgage loans on real estate..$	122,950.00
Loans on collateral security	800.00
Cash on hand and in bank.....	46,537.68
Premiums in course of collection	885.91
Bills receivable	17,659.39
Other ledger assets	2,535.49
Total ledger assets .....$	191,368.47

NON-LEDGER ASSETS.

Interest and rents due and accrued .....$	2,969.68
Gross assets .....$	194,338.15

DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....$	9,314.75	
Furniture, fixtures, supplies, printed matter and stationery	2,173.85	
Loans on personal security	361.64	
Gross premiums in course of collection	117.24	
	-$	11,967.48
Total admitted assets.....$		182,370.67

LIABILITIES.

Net amount of unpaid losses...$	1,225.00
Total unearned premiums.....	15,605.47
Commission and brokerage....	1,141.53
Salaries, rents, bills, etc.....	189.57
State, county and municipal taxes	1,600.00
Total liabilities .....$	19,761.57

BUSINESS IN ILLINOIS.

Total premiums received during the year .....$	49,148.14
Total losses paid during the year	37,746.86

W. J. Eddy, President.
C. F. Stiarwalt, Secretary.

Subscribed and sworn to before me this 25th day of January, 1916.

L. C. Westernelt, Notary Public.

[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the North American Accident Insurance Company of Chicago, in the State of Illinois, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash .....$	200,000.00

INCOME.

Premiums received during the year .....$	1,244,991.71
Policy fees required or represented by application.....	160,084.00
Interest, rents and dividends...	34,396.20
Total income .....$	1,439,471.91

DISBURSEMENTS.

Losses paid during the year....$	426,489.69
Investigation and adjustment of claims	3,773.91
Policy fees retained by agents.	160,084.00
Commission or brokerage.....	402,211.62
Salaries, fees and all other charges of officers, clerks, agents and employes.....	192,928.22
Rents	18,548.86
All other taxes, licenses and insurance department fees.....	36,471.74
Legal expenses, advertising, printing and stationery.....	27,864.64
Postage, telegraph, telephone, express, furniture and fixtures	16,960.37
Stockholders for interest or dividends	40,000.00
All other disbursements.....	23,204.95
Agents' balances charged off...	1,006.75
Total disbursements .....$	1,349,544.75

LEDGER ASSETS.

Mortgage loans on real estate..$	249,150.00
Loans on collateral security....	37,000.00
Book value of bonds and stocks	437,616.25
Cash on hand and in bank.....	79,124.34
Premiums in course of collection	51,625.11
Bills receivable	13,919.28
Total ledger assets .....$	868,434.98

NON-LEDGER ASSETS.

Interest and rents due and accrued .....$	16,579.70
Gross assets .....$	885,014.68

DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....$	13,919.28	
Market value special deposits in excess of liabilities	1,706.36	
Gross premiums in course of collection	3,686.22	
Book value of real estate, bonds and stocks over market value	23,476.65	
Overdue and accrued interest on bonds in default	9,693.75	
	-$	52,482.26
Total admitted assets.....$		832,532.42

LIABILITIES.

Net amount of unpaid losses...$	143,006.21
Total unearned premiums.....	214,037.50
Commission and brokerage.....	15,979.63
Salaries, rents, bills, etc.....	5,284.54
State, county and municipal taxes	20,000.00
Estimated expenses of investigation and adjustment of unpaid claims	500.00
Re-insurance premiums	1,007.47
Total liabilities .....$	399,815.35

BUSINESS IN ILLINOIS.

Total premiums received during the year .....$	178,465.01
Total losses paid during the year	64,491.30

E. C. Waller, President.
A. E. Forrest, Secretary.

Subscribed and sworn to before me this 26th day of January, 1916.

M. P. Harman, Notary Public.

[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Union Liability Company of Chicago, in the State of Illinois, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash .....$	100,000.00

INCOME.

Premiums received during the year .....$	85,642.82
Interest, rents and dividends....	7,327.91
From other sources.....	2.53
From agents' balances previously charged off	66.16
Increase in book value of ledger assets	515.55
Total income .....$	93,554.97

DISBURSEMENTS.

Losses paid during the year....$	17,222.28
Investigation and adjustment of claims	1,208.52
Commission or brokerage	37,999.32
Salaries, fees and all other charges of officers, clerks, agents and employes.....	19,434.42
Rents	2,045.00
All other taxes, licenses and insurance department fees.....	2,243.53
Legal expenses, advertising, printing and stationery.....	4,793.96
Postage, telegraph, telephone, express, furniture and fixtures	2,225.87
All other disbursements.....	643.45
Loss on sale or maturity of ledger assets	34.20
Decrease in book value of ledger assets	363.60
Total disbursements .....$	88,214.15

LEDGER ASSETS.

Book value of bonds and stocks.$	147,629.98
Cash on hand and in bank.....	4,329.72
Premiums in course of collection	9,438.05
Other ledger assets	1,294.79
Total ledger assets .....$	162,692.54

NON-LEDGER ASSETS.

Interest and rents due and accrued .....$	2,171.74
Gross assets .....$	164,864.28

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection..$	2,412.65	
Book value of ledger assets over market value	1,294.79	
	-$	3,707.44
Total admitted assets.....$		161,156.84

LIABILITIES.

Net amount of unpaid losses...$	1,985.35
Total unearned premiums.....	42,636.44

Commission and brokerage	3,161.43
Salaries, rents, bills, etc.....	189.25
State, county and municipal taxes	900.00
Estimated expenses of investigation and adjustment of unpaid claims	100.00
Re-insurance premiums	44.31
Other liabilities	190.30
Total liabilities .....$	49,207.08

BUSINESS IN ILLINOIS.

Total premiums received during the year .....$	32,450.94
Total losses paid during the year	7,257.05

GEO. K. SCHMIDT, President.
PHILIP SCHIESSWOHL, Secretary.

Subscribed and sworn to before me this 4th day of February, 1916.
George R. Stannard, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Western Casualty Company of Chicago, in the State of Illinois, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash .....$	200,000.00

INCOME.

Premiums received during the year .....$	489,104.26
Interest, rents and dividends...	5,044.45
From other sources.....	5,000.00
Total income .....$	499,148.71

DISBURSEMENTS.

Losses paid during the year....$	15,940.48
Investigation and adjustment of claims	27.00
Salaries, fees and all other charges of officers, clerks, agents and employes.....	2,837.75
Rents	108.00
All other taxes, licenses and insurance department fees.....	671.91
Legal expenses, advertising, printing and stationery.....	203.33
Postage, telegraph, telephone, express, furniture and fixtures..	24.03
All other disbursements.....	1,042.50
Total disbursements .....$	20,855.00

LEDGER ASSETS.

Mortgage loans on real estate...$	200,000.00
Loans on collateral security.....	105,000.00
Book value of bonds and stocks..	49,575.00
Cash on hand and in bank.....	2,116.17
Premiums in course of collection	321,602.54
Total ledger assets.....$	678,293.71

NON-LEDGER ASSETS.

Interest and rents due and accrued .....$	6,793.87
Market value of real estate, bonds and stocks over book value...	800.00
Gross assets .....$	685,887.58

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection .....$	2,790.35
Total admitted assets.....$	683,097.23

LIABILITIES.

Net amount of unpaid losses....$	107,289.06
Total unearned premiums.....	264,614.13
Salaries, rents, bills, etc.....	4,794.02
State, county and municipal taxes	2,672.82
Total liabilities .....$	379,370.03

BUSINESS IN ILLINOIS.

Total premiums received during the year .....$	355,047.39
Total losses paid during the year	12,507.35

A. W. ARMOUR, President.
G. M. WILLETTS, Secretary.

Subscribed and sworn to before me this 28th day of February, 1916.
H. L. HOWARD, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Western Live Stock Insurance Company of Peoria, in the State of Illinois, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash .....$	222,810.00

INCOME.

Premiums received during the year .....$	101,447.08
Interest, rents and dividends...	18,002.91
Increase in book value of ledger assets	197.84
Total income .....$	119,647.83

DISBURSEMENTS.

Losses paid during the year....$	29,241.14
Investigation and adjustment of claims	142.50
Commission or brokerage.....	33,675.18
Salaries, fees and all other charges of officers, clerks, agents and employes.....	19,333.55
Rents	1,380.50
All other taxes, licenses and insurance department fees.....	3,193.00
Legal expenses, advertising, printing and stationery.....	4,948.75
Postage, telegraph, telephone, express, furniture and fixtures..	3,382.39
All other disbursements.....	792.38
Agents' balances charged off....	699.98
Total disbursements .....$	96,789.37

LEDGER ASSETS.

Mortgage loans on real estate...$	262,450.00
Book value of bonds and stocks.	45,300.00
Cash on hand and in bank.....	40,258.34
Premiums in course of collection	17,708.52
Total ledger assets.....$	365,716.86

NON-LEDGER ASSETS.

Interest and rents due and accrued .....$	7,356.87
Other non-ledger assets.....	580.00
Gross assets .....$	373,653.73

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection.$	2,311.48	
Book value of real estate, bonds and stocks over market value	790.41	
	$	3,101.89
Total admitted assets.....$		370,551.84

LIABILITIES.

Net amount of unpaid losses....$	7,682.50
Total unearned premiums.....	49,021.60
Commission and brokerage.....	4,619.10
Salaries, rents, bills, etc.....	50.00
State, county and municipal taxes	150.00
Estimated expense of investigation and adjustment of unpaid claims	25.00
Other liabilities	870.00
Total liabilities .....$	62,418.20

BUSINESS IN ILLINOIS.

Total premiums received during the year .....$	43,297.67
Total losses paid during the year	16,372.50

CLIFFORD IRELAND, President.
GAINS W. HUBBARD, Secretary.

Subscribed and sworn to before me this 27th day of January, 1916.
WILLIAM MILES GISH, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the World Casualty Company of Chicago, in the State of Illinois, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash .....$	100,000.00

INCOME.

Premiums received during the year .....$	23,054.90
Policy fees required or represented by application.....	1,683.00
Interest, rents and dividends.....	6,557.72
Total income .....$	31,295.62

DISBURSEMENTS.

Losses paid during the year.....$	10,665.27
Policy fees retained by agents...	1,683.00
Commission or brokerage.....	7,219.77
Salaries, fees and all other charges of officers, clerks, agents and employes.....	2,062.55
Rents	380.00
All other taxes, licenses and insurance department fees.....	947.61
Legal expenses, advertising, printing and stationery.....	627.85
Postage, telegraph, telephone, express	239.71
Stockholders for interest or dividends	6,000.00
All other disbursements.....	240.70
Agents' balances charged off....	130.19
Total disbursements .....$	30,196.65

LEDGER ASSETS.

Book value of bonds and stocks.$	155,400.00
Cash on hand and in bank.....	4,965.76
Premiums in course of collection	54.00
Other ledger assets.....	1,109.66
Total ledger assets.....$	161,529.42

NON-LEDGER ASSETS.

Interest and rents due and accrued .....$	533.33
Market value of real estate, bonds and stocks over book value	3,000.00
Gross assets .....$	165,062.75

DEDUCT ASSETS NOT ADMITTED.

Agents' balance .....$	1,194.86
Total admitted assets.....$	163,867.89

LIABILITIES.

Net amount of unpaid losses....$	1,134.00
Total unearned premiums.....	2,417.04
Commission and brokerage.....	16.20
State, county and municipal taxes	289.44
Total liabilities .....$	3,856.68

BUSINESS IN ILLINOIS.

Total premiums received during the year .....$	1,049.06

A. M. JOHNSON, President.
ROBERT D. LAY, Secretary.

Subscribed and sworn to before me this 29th day of January, 1916.
E. H. SPURRIER, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Aetna Accident & Liability Company of Hartford, in the State of Connecticut, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash .....$	1,000,000.00

INCOME.

Premiums received during the year .....$	2,737,088.17
Interest, rents and dividends....	133,014.94
From agents' balances previously charged off	11.25
Total income .....$	2,870,114.36

DISBURSEMENTS.

Losses paid during the year.....$	641,050.79
Investigation and adjustment of claims	71,626.92
Commission or brokerage.....	613,694.40
Salaries, fees and all other charges of officers, clerks, agents and employes.....	369,566.28
Rents	46,017.78
All other taxes, licenses and insurance department fees.....	94,011.76
Legal expenses, advertising, printing and stationery.....	48,650.91
Postage, telegraph, telephone, express, furniture and fixtures..	48,543.14
Stockholders for interest or dividends	100,000.00
All other disbursements.....	81,093.92
Agents' balances charged off....	404.41
Total disbursements .....$	2,114,660.31

LEGAL ASSETS.

Mortgage loans on real estate...$	872,950.00
Loans on collateral security....	418,950.00
Book value of bonds and stocks.	1,795,772.74
Cash on hand and in bank.....	475,413.76
Premiums in course of collection	489,388.94
Bills receivable	9,103.85
Other ledger assets.....	22,141.63
Total ledger assets.....$	4,083,720.92

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 43,081.34
Market value of real estate, bonds and stocks over book value	235,332.26
Other non-ledger assets	71,231.08
Gross assets	$ 4,433,365.60

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$ 9,103.85	
Market value special deposits in excess of liabilities	161,536.89	
Gross premiums in course of collection	39,116.00	
Book value of ledger assets over market value	1,336.52	
		$ 211,093.26
Total admitted assets		$ 4,222,272.34

LIABILITIES.

Net amount of unpaid losses	$ 447,635.19
Total unearned premiums	1,457,712.25
Commission and brokerage	100,049.16
Salaries, rents, bills, etc.	18,698.20
State, county and municipal taxes	37,938.25
Unpaid dividends	25,000.00
Estimated expenses of investigation and adjustment of unpaid claims	10,443.42
Return and re-insurance premiums	11,099.54
Other liabilities	55,179.26
Total liabilities	$ 2,163,755.27

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 247,704.29
Total losses paid during the year	67,945.62

M. G. Bulkeley, President.
L. W. Myers, Secretary.

Subscribed and sworn to before me this 25th day of January, 1916.

Harold R. Sage, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the American Automobile Insurance Company of St. Louis, in the State of Missouri, on the 31st day of December, 1915, made to the Iusurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 225,000.00

INCOME.

Premiums received during the year	$ 856,233.00
Interest, rents and dividends	19,182.72
From agents' balances previously charged off	582.26
Increase in book value of ledger assets	4,865.00
Total income	$ 880,862.98

DISBURSEMENTS.

Losses paid during the year	$ 290,187.45
Investigation and adjustment of claims	48,245.22
Commission or brokerage	180,770.97
Salaries, fees and all other charges of officers, clerks, agents and employes	54,810.57
Rents	5,109.52
All other taxes, licenses and insurance department fees	17,137.36
Legal expenses, advertising, printing and stationery	11,440.85
Postage, telegraph, telephone, express, furniture and fixtures	5,911.45
Stockholders for interest or dividends	22,500.00
All other disbursements	6,628.67
Agents' balances charged off	1,985.79
Loss on sale or maturity of ledger assets	926.25
Decrease in book value of ledger assets	6,281.25
Total disbursements	$ 651,935.35

LEDGER ASSETS.

Book value of bonds and stocks	$ 527,591.58
Cash on hand and in bank	191,113.53
Premiums in course of collection	186,846.23
Other ledger assets	100.00
Total ledger assets	$ 905,651.34

NON-LEDGER ASSETS.

Interest and rents due and accrued	7,921.72
Other non-ledger assets	12,401.03
Gross assets	$ 925,974.09

LIABILITIES.

Net amount of unpaid losses	$ 104,777.61
Total unearned premiums	392,383.42
Commission and brokerage	51,597.45
Salaries, rents, bills, etc.	1,000.00
State, county and municipal taxes	13,500.00
Estimated expense of investigation and adjustment of unpaid claims	12,500.00
Total liabilities	$ 575,758.48

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 142,658.91
Total losses paid during the year	53,268.96

Charles W. Dasbron, President.
S. S. Williams, Secretary.

Subscribed and sworn to before me this 31st day of January, 1916.

J. H. Sheahan, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the American Casualty Company of Reading, in the State of Pennsylvania, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 330,500.00

INCOME.

Premiums received during the year	$ 479,628.74
Interest, rents and dividends	28,785.51
From other sources	647.65
Total income	$ 509,061.90

DISBURSEMENTS.

Losses paid during the year	$ 178,316.91
Investigation and adjustment of claims	11,758.73
Commission or brokerage	130,591.12
Salaries, fees and all other charges of officers, clerks, agents and employes	47,367.94
Rents	4,595.50
Repairs, expenses and taxes on real estate	1,578.78
All other taxes, licenses and insurance department fees	15,828.31
Legal expenses, advertising, printing and stationery	6,404.87
Postage, telegraph, telephone, express, furniture and fixtures	4,077.41
Stockholders for interest or dividends	26,440.00
All other disbursements	1,503.91
Agents' balance charged off	1,084.46
Loss on sale or maturity of ledger assets	177.50
Total disbursements	$ 429,725.44

LEDGER ASSETS.

Book value of real estate	$ 50,000.00
Mortgage loans on real estate	213,400.00
Book value on bonds and stocks	301,248.88
Cash on hand and in bank	90,579.92
Premiums in course of collection	68,522.43
Bills receivable	511.15
Total ledger assets	$ 724,262.38

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 6,643.47
Gross assets	$ 730,905.85

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$ 511.15	
Gross premiums in course of collection	5,898.38	
Book value of real estate, bonds and stocks over market value	1,499.04	
		$ 7,908.57
Total admitted assets		$ 722,997.28

LIABILITIES.

Net amount of unpaid losses	$ 85,371.76
Total unearned premiums	169,317.67
Commission and brokerage	19,060.15
Salaries, rents, bills, etc.	372.77
State, county and municipal taxes	8,682.34
Re-insurance premiums	307.33
Total liabilities	$ 283,112.02

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 121,605.21
Total losses paid during the year	37,345.72

E. P. Van Reed, President.
Harvey H. Shomo, Secretary.

Subscribed and sworn to before me this 11th day of February, 1916.

E. B. Welder, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the American Credit Indemnity Company of New York, in the State of New York, on the 31st of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 350,000.00

INCOME.

Premiums received during the year	$ 640,617.64
Interest, rents and dividends	60,604.45
From other sources	1,071.82
Profit on sale or maturity of ledger assets	1,633.09
Total income	$ 703,927.00

DISBURSEMENTS.

Losses paid during the year	$ 468,452.80
Investigation and adjustment of claims	16,617.58
Commission or brokerage	154,826.60
Salaries, fees and all other charges of officers, clerks, agents and employes	70,723.28
Rents	7,353.40
All other taxes, licenses and insurance department fees	21,663.20
Legal expenses, advertising, printing and stationery	21,017.99
Postage, telegraph, telephone, express, furniture and fixtures	49,523.64
Stockholders for interest or dividends	7,000.00
All other disbursements	7,046.16
Agents' balance charged off	5,526.55
Loss on sale or maturity of ledger assets	2,638.12
Total disbursements	$ 832,389.32

LEDGER ASSETS.

Book value of bonds and stocks	$ 1,243,556.55
Cash on hand and in bank	39,478.76
Bills receivable	10,679.20
Other ledger assets	61,396.22
Total ledger assets	$ 1,355,110.73

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 13,020.98
Gross assets	$ 1,368,131.71

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$ 10,679.20	
Agents' balance	17,195.49	
Market value of special deposits in excess of liabilities	5,274.99	
Premium in notes past due	5,182.55	
Book value of real estate, bonds and stocks over market value	138,423.55	
		$ 176,755.78
Total admitted assets		$ 1,191,375.93

LIABILITIES.

Net amount of unpaid losses	$ 304,912.53
Total unearned premiums	304,497.32
Commission and brokerage	2,086.79
Salaries, rents, bills, etc., estimated	5,000.00
State, county and municipal taxes	10,056.93
Other liabilities	13,935.00
Total liabilities	$ 640,488.57

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 63,302.50
Total losses paid during the year	28,343.18

E. M. Treat, President.

Subscribed and sworn to before me this 17th day of February, 1916.

A. M. Clapp, Notary Public.

[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the American Fidelity Company of Montpelier, in the State of Vermont, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash ....$	305,500.00

INCOME.

Premiums received during the year ....$	313,786.42
Interest, rents and dividends...	35,005.62
From agents' balances previously charged off	172.84
Profit on sale or maturity of ledger assets	831.00
Total income ....$	349,795.88

DISBURSEMENTS.

Losses paid during the year....$	382,844.46
Investigation and adjustment of claims	83,764.53
Commission or brokerage	101,796.49
Salaries, fees and all other charges of officers, clerks, agents and employes....	68,297.92
Rents	1,445.00
All other taxes, licenses and insurance department fees....	9,836.20
Legal expenses, advertising, printing and stationery....	11,194.70
Postage, telegraph, telephone, express, furniture and fixtures..	3,040.14
All other disbursements	6,760.97
Loss on sale or maturity of ledger assets	8,223.48
Total disbursements ....$	677,203.89

LEDGER ASSETS.

Book value of bonds and stocks.$	528,571.25
Cash on hand and in bank....	191,580.05
Premiums in course of collection	106,259.75
Total ledger assets....$	826,411.05

NON-LEDGER ASSETS.

Interest and rents due and accrued ....$	7,812.48
Other non-ledger assets	86,819.44
Gross assets ....$	921,042.99

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection	$29,788.66	
Book value of real estate, bonds and stocks over market value	39,450.75	
	$	69,239.41
Total admitted assets ....$		851,803.56

LIABILITIES.

Net amount of unpaid losses...$	202,321.48
Total unearned premiums....	172,754.78
Commission or brokerage....	24,096.96
State, county and municipal taxes	6,420.37
Re-insurance premiums	2,038.15
Estimated expenses of investigation and adjustment of unpaid claims	10,842.00
Total liabilities ....$	418,473.74

BUSINESS IN ILLINOIS.

Total premiums received during the year ....$	19,642.37
Total losses paid during the year	128,712.86

Charles A. Darling, President.
Ralph B. Denny, Secretary.

Subscribed and sworn to before me this 25th day of January, 1916.

Notary Public.

[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the American Indemnity Company of Galveston, in the State of Texas, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash ....$	500,000.00

INCOME.

Premiums received during the year ....$	431,274.08
Interest, rents and dividends....	38,227.54
From other sources....	40.00
Profit on sale or maturity of ledger assets	6,134.00
Total income ....$	475,675.62

DISBURSEMENTS.

Losses paid during the year....$	108,225.41
Investigation and adjustment of claims	3,350.93
Commission or brokerage	77,229.45
Salaries, fees and all other charges of officers, clerks, agents and employes....	86,627.27
Rents	3,417.16
All other taxes, licenses and insurance department fees....	6,898.12
Legal expenses, advertising, printing and stationery....	22,238.38
Postage, telegraph, telephone, express, furniture and fixtures..	13,093.27
All other disbursements....	12,736.99
Agents' balances charged off....	1,417.82
Total disbursements ....$	335,234.80

LEDGER ASSETS.

Mortgage loans on real estate...$	309,159.45
Loans on collateral security....	23,038.15
Book value of bonds and stocks	327,388.62
Cash on hand and in bank....	159,721.97
Premiums in course of collection	106,457.18
Other ledger assets	2,984.58
Total ledger assets ....$	928,749.95

NON-LEDGER ASSETS.

Interest and rents due and accrued ....$	13,923.69
Other non-ledger assets....	6,593.36
Gross assets ....$	949,267.00

DEDUCT ASSETS NOT ADMITTED.

Loans on personal security ....$	1,558.34	
Gross premiums in course of collection	25,971.14	
Book value of real estate, bonds and stocks over market value	2,052.50	
	$	29,581.98
Total admitted assets ....$		919,685.02

LIABILITIES.

Net amount of unpaid losses....$	165,036.38
Total unearned premiums....	121,003.86
Commission and brokerage....	14,237.69
State, county and municipal taxes	5,409.87
Estimated expense of investigation and adjustment of unpaid claims	1,499.75
Other liabilities	4,563.84
Total liabilities ....$	311,751.39

BUSINESS IN ILLINOIS.

Total premiums received during the year ....$	14,429.79
Total losses paid during the year	1,083.26

Louis A. Adam, Vice-President.
George Sealy, Secretary.

Subscribed and sworn to before me this .... day of February, 191...

Nellie D. Curtin, Notary Public.

[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the American Old Line Company of Lincoln, in the State of Nebraska, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash ....$	100,000.00

INCOME.

Premiums received during the year ....$	167,915.58
Interest, rents and dividends....	8,793.03
Total income ....$	176,708.61

DISBURSEMENTS.

Losses paid during the year....$	48,566.08
Investigation and adjustment of claims	270.53
Commission or brokerage....	46,215.14
Salaries, fees and all other charges of officers, clerks, agents and employes....	25,794.08
Rents	978.00
Repairs, expenses and taxes on real estate	16.95
All other taxes, licenses and insurance department fees....	9,027.25
Legal expenses, advertising, printing and stationery....	3,232.10
Postage, telegraph, telephone, express, furniture and fixtures..	1,545.98
All other disbursements....	19,448.83
Assigned funds of policyholders paid to old policyholders....	2,024.51
Total disbursements ....$	157,119.45

LEDGER ASSETS.

Mortgage loans on real estate...$	201,165.00
Book value of bonds and stocks.	38,445.00
Cash on hand and in bank....	30,275.89
Premiums in course of collection	3,007.63
Bills receivable	4,261.53
Other ledger assets....	2,282.43
Total ledger assets....$	279,437.48

NON-LEDGER ASSETS.

Interest and rents due and accrued ....$	5,732.56
Market value of real estate, bonds and stocks over book value	284.45
Gross assets ....$	285,454.49

DEDUCT ASSETS NOT ADMITTED.

Bills receivable ....$	3,718.44	
Agents' balance....	1,680.53	
Gross premiums in course of collection	333.59	
	$	5,732.56
Total admitted assets....$		279,721.93

LIABILITIES.

Net amount of unpaid losses....$	4,975.00
Total unearned premiums....	83,957.79
Commission and brokerage....	1,069.61
State, county and municipal taxes	776.34
Other liabilities	30,815.49
Total liabilities ....$	121,594.23

W. A. Rankins, President.
M. D. Hatch, Secretary.

Subscribed and sworn to before me this 15th day of March, 1916.

F. J. Irwin, Notary Public.

[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the American Surety Company of New York, in the State of New York, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash ....$	5,000,000.00

INCOME.

Premiums received during the year ....$	3,210,138.13
Interest, rents and dividends...	501,284.82
From other sources....	131.13
Profit on sale or maturity of ledger assets	2,264.24
Increase in book value of ledger assets	634,441.25
Total income ....$	4,348,259.57

DISBURSEMENTS.

Losses paid during the year....$	902,482.20
Investigation and adjustment of claims	97,329.67
Commission or brokerage....	593,289.06
Salaries, fees and all other charges of officers, clerks, agents and employes....	1,317,008.67
Rents	52,707.50
Repairs, expenses and taxes on real estate	241,955.97
All other taxes, licenses and insurance department fees....	108,630.97
Legal expenses, advertising, printing and stationery....	53,839.47
Postage, telegraph, telephone, express, furniture and fixtures..	55,137.27
Stockholders for interest or dividends	250,000.00

All other disbursements	34,029.58
Unpaid re-insurance and advanced premiums	51,181.19
Loss on sale or maturity of ledger assets	424,491.80
Decrease in book value of ledger assets	85,584.50
Total disbursements	$ 4,267,676.85

LEDGER ASSETS.

Book value of real estate	$ 3,166,047.91
Mortgage loans on real estate	24,795.69
Loans on collateral security	71,000.00
Book value of bonds and stocks	3,925,215.00
Cash on hand and in bank	1,219,248.21
Premiums in course of collection	739,910.25
Other ledger assets	154,445.52
Total ledger assets	$ 9,300,662.58

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 40,065.80
Appraised value of real estate, bonds and stocks over book value	248,952.09
Gross assets	$ 9,589,680.47

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection	$305,718.84	
Market value of special deposits in excess of liabilities	135,521.09	
		$ 441,239.93
Total admitted assets		$ 9,148,440.54

LIABILITIES.

Net amount of unpaid losses	$ 746,229.19
Total unearned premiums	2,053,118.17
Commission and brokerage	67,560.18
Salaries, rents, bills, etc	65,071.43
State, county and municipal taxes	49,868.39
Re-insurance premiums	44,837.61
Other liabilities	20,227.10
Total liabilities	$ 3,046,912.07

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 202,245.85
Total losses paid during the year	61,126.34

F. W. LAFRENTZ, President.
WILLIAM A. BRANDT, Secretary-Treas.

Subscribed and sworn to before me this 10th day of February, 1916.
W. C. LLOYD, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Bankers Casualty Company of Minneapolis, in the State of Minnesota, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 100,000.00

INCOME.

Premiums received during the year	$ 97,705.59
Policy fees required or represented by application	35,050.00
Interest, rents and dividends	11,241.15
From other sources	171.75
From agents' balances previously charged off	469.40
Borrowed money	9,000.00
Total income	$ 153,637.89

DISBURSEMENTS.

Losses paid during the year	$ 30,563.63
Investigation and adjustment of claims	502.13
Policy fees retained by agents	34,404.80
Commission or brokerage	16,774.67
Salaries, fees and all other charges of officers, clerks, agents and employes	23,772.39
Rents	3,383.00
All other taxes, licenses and insurance department fees	3,117.49
Legal expenses, advertising, printing and stationery	7,626.19
Postage, telegraph, telephone, express, furniture and fixtures	3,226.45
Stockholders for interest or dividends	11,246.25
All other disbursements	1,943.38
Agents' balances charged off	2,437.74
Interest on borrowed money	55.00
Borrowed money repaid	9,000.00
Total disbursements	$ 148,053.12

LEDGER ASSETS.

Mortgage loans on real estate	$ 80,100.00
Book value of bonds and stocks	120,449.15
Cash on hand and in bank	9,041.18
Premiums in course of collection	9,217.27
Bills receivable	40.00
Less ledger assets	507.42
Total ledger assets	$ 218,344.18

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 2,564.59
Other non-ledger assets	4,500.00
Gross assets	$ 225,408.77

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$ 40.00	
Furniture, fixtures, supplies, printed matter and stationery	4,500.00	
Gross premiums in course of collection	8,274.97	
Book value of real estate, bonds and stocks over market value	8,449.15	
		$ 21,264.12
Total admitted assets		$ 204,144.65

LIABILITIES.

Net amount of unpaid losses	$ 4,223.41
Total unearned premiums	20,740.00
Salaries, rents, bills, etc	1,300.00
State, county and municipal taxes	1,960.00
Unpaid dividends	3,753.75
Total liabilities	$ 31,977.16

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 267.25
Total losses paid during the year	72.45

R. B. BESON, President.
S. L. BESON, Secretary.

Subscribed and sworn to before me this 12th day of February, 1916.
A. E. DRENNAN, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Casualty Company of America of New York, in the State of New York, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 750,000.00

INCOME.

Premiums received during the year	$ 3,547,825.44
Policy fees required or represented by application	175.00
Interest, rents and dividends	63,231.68
From other sources	187,610.00
Profit on sale or maturity of ledger assets	175.00
Increase in book value of ledger assets	35,124.50
Total income	$ 3,834,141.62

DISBURSEMENTS.

Losses paid during the year	$ 1,457,941.42
Investigation and adjustment of claims	512,604.93
Commission or brokerage	897,183.10
Salaries, fees and all other charges of officers, clerks, agents and employes	338,157.44
Rents	34,746.63
All other taxes, licenses and insurance department fees	68,361.94
Legal expenses, advertising, printing and stationery	35,542.12
Postage, telegraph, telephone, express, furniture and fixtures	28,206.87
Stockholders for interest or dividends	45,000.00
All other disbursements	104,704.48
Agents' balances charged off	318.25
Decrease in book value of ledger assets	15,700.00
Total disbursements	$ 3,538,467.18

LEDGER ASSETS.

Unadjusted premiums	$ 128,261.83
Mortgage loans on real estate	338,000.00
Loans on collateral security	26,883.42
Book value of bonds and stocks	1,549,901.03
Cash on hand and in bank	666,218.52
Premiums in course of collection	899,142.43
Bills receivable	6,720.32
Other ledger assets	96,983.10
Total ledger assets	$ 3,712,110.65

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 25,590.30
Market value of real estate, bonds and stocks over book value	$ 25,590.30
Other non-ledger assets	18,961.17
Gross assets	$ 3,756,662.12

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$ 6,720.32	
Market value of special deposits in excess of liabilities	18,495.10	
Gross premiums in course of collection	75,308.65	
		$ 100,524.07
Total admitted assets		$ 3,656,138.05

LIABILITIES.

Net amount of unpaid losses	$ 1,500,793.82
Total unearned premiums	1,174,845.88
Commission and brokerage	140,622.08
Salaries, rents, bills, etc	4,038.23
State, county and municipal taxes	38,746.99
Estimated expenses of investigation and adjustment of unpaid claims	10,000.00
Re-insurance premiums	23,483.84
Total liabilities	$ 2,892,530.84

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 356,490.29
Total losses paid during the year	136,286.98

EDWARD L. HEARN, President.
JOHN L. JENKINS, Secretary.

Subscribed and sworn to before me this 1st day of March, 1916.
JAMES H. HUGHES, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Continental Casualty Company of Hammond, in the State of Indiana, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 300,000.00

INCOME.

Premiums received during the year	$ 2,763,072.18
Policy fees required or represented by application	80,192.00
Interest, rents and dividends	48,309.06
Borrowed money	30,000.00
From agents' balances previously charged off	1,426.89
Increase in book value of ledger assets	25,441.09
Total income	$ 2,948,441.22

DISBURSEMENTS.

Losses paid during the year	$ 1,196,200.77
Investigation and adjustment of claims	30,970.63
Policy fees retained by agents	80,192.00
Commission or brokerage	723,472.06
charges of officers, clerks,	
Salaries, fees and all other agents and employes	493,222.02
Rents	39,101.49
Repairs, expenses and taxes on real estate	176.40
All other taxes, licenses and insurance department fees	87,191.97
Legal expenses, advertising, printing and stationery	70,847.65
Postage, telegraph, telephone, express, furniture and fixtures	19,153.63
Stockholders for interest or dividends	60,000.00
All other disbursements	22,011.63
Agents' balances charged off	3,149.97
Borrowed money repaid	30,000.00
Decrease in book value of ledger assets	68.82
Interest on borrowed money	619.33
Total disbursements	$ 2,858,377.37

LEDGER ASSETS.

Book value of real estate	$ 60,000.00
Mortgage loans on real estate	460,500.00
Loans on collateral security	480.00
Book value of bonds and stocks	604,211.48

Cash on hand and in bank	125,028.90
Premiums in course of collection	751,103.79
Bills receivable	3,205.90
Other ledger assets	251,923.94
Total ledger assets	$ 2,256,454.01

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 12,569.20
Gross assets	$ 2,269,023.21

DEDUCT ASSETS NOT ADMITTED.

Company's stock owned	$ 53,356.17	
Bills receivable	3,205.90	
Furniture, fixtures	85,116.68	
Gross premiums in course of collection	3,934.30	
Book value of real estate, bonds and stocks over market value	22,490.95	
		$ 168,104.00
Total admitted assets		$ 2,100,919.21

LIABILITIES.

Net amount of unpaid losses	$ 188,990.92
Total unearned premiums	964,519.42
Commission and brokerage	131,258.00
Salaries, rents, bills, etc	11,069.81
State, county and municipal taxes	30,000.00
Estimated expenses of investigation and adjustment of unpaid claims	1,000.00
Re-insurance premiums	5,368.78
Other liabilities	168,712.28
Other liabilities	$ 1,500,919.21

BUSINESS IN ILLINOIS.

Total premiums reecived during the year	$ 336,191.95
Total losses paid during the year	104,393.15

H. G. B. Alexander, President.
W. H. Betts, Secretary.

Subscribed and sworn to before me this 15th day of January, 1916.
H. S. A. Howe, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Equitable Accident Company of Boston, in the State of Massachusetts, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 100,000.00

INCOME.

Premiums received during the year	$ 91,854.50
Policy fees required or represented by application	11,816.00
Interest, rents and dividends	6,815.53
From other sources	83.38
Profit on sale or maturity of ledger assets	79.90
Total income	$ 110,649.31

DISBURSEMENTS.

Losses paid during the year	$ 34,203.44
Investigation and adjustment of claims	549.02
Policy fees retained by agents	11,816.00
Commission or brokerage	21,689.26
Salaries, fees, and all other charges of officers, clerks, agents and employes	19,613.41
Rents	2,794.00
All other taxes, licenses and insurance department fees	2,390.30
Legal expenses, advertising, printing and stationery	7,560.83
Postage, telegraph, telephone, express, furniture and fixtures	3,161.48
Stockholders for interest or dividends	6,000.00
All other disbursements	1,625.20
Loss on sale or maturity of ledger assets	41.25
Decrease in book value of ledger assets	56.60
Total disbursements	$ 111,500.79

LEDGER ASSETS.

Mortgage loans on real estate	$ 4,000.00
Book value of bonds and stocks	157,708.25
Cash on hand and in bank	6,966.34
Total ledger assets	$ 168,674.59

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 2,096.56
Gross assets	$ 170,771.15

DEDUCT ASSETS NOT ADMITTED.

Book value of real estate, bonds and stocks over market value	$ 2,480.75
Total admitted assets	$ 168,290.40

LIABILITIES.

Net amount of unpaid losses	$ 9,105.81
Total unearned premiums	5,996.24
Salaries, rents, bills, etc	934.15
State, county and municipal taxes	1,596.75
Estimated expenses of investigation and adjustment of unpaid claims	500.00
Re-insurance premiums	10.63
Other liabilities	3,200.06
Total liabilities	$ 21,343.64

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 488.46
Total losses paid during the year	104.91

Albert C. Smith, President.
David Montague, Secretary.

Subscribed and sworn to before me this 26th day of January, 1916.
Samuel J. Lawson, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Federal Casualty Company of Detroit, in the State of Michigan, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 200,000.00

INCOME.

Premiums received during the year	$ 336,393.21
Policy fees required or represented by application	40,338.00
Interest, rents and dividends	21,917.17
Profit on sale or maturity of ledger assets	9,111.88
Increase in book value of ledger assets	50.00
Total income	$ 407,810.26

DISBURSEMENTS.

Losses paid during the year	$ 133,701.65
Policy fees retained by agents, estimated	40,328.05
Commission or brokerage	79,583.83
Salaries, fees, and all other charges of officers, clerks, agents and employes	58,836.71
Rents	5,293.92
Repairs, expenses and taxes on real estate	2,681.76
All other taxes, licenses and insurance department fees	8,878.93
Legal expenses, advertising, printing and stationery	4,683.93
Postage, telegraph, telephone, express, furniture and fixtures	3,667.76
Stockholders for interest or dividends	50,000.00
All other disbursements	3,621.89
Agents' balances charged off	1,177.59
Loss on sale or maturity of ledger assets	13,378.33
Decrease in book value of ledger assets	375.00
Total disbursements	$ 406,209.35

LEDGER ASSETS.

Book value of real estate	$ 99,109.98
Mortgage loans on real estate	16,000.00
Book value on bonds and stocks	303,393.75
Cash on hand and in bank	4,771.91
Total ledger assets	$ 423,275.64

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 6,441.38
Gross assets	$ 429,717.02

DEDUCT ASSETS NOT ADMITTED.

Book value of real estate, bonds and stocks over market value	$ 14,728.75
Total admitted assets	$ 414,988.27

LIABILITIES.

Net amount of unpaid losses, estimated	$ 20,796.44
Commission and brokerage	2,500.00
Salaries, rents, bills, etc	500.00
State, county and municipal taxes	6,500.00
Interest due or accrued	2,000.00
Other liabilities	13,617.54
Total liabilities	$ 45,913.98

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 22,607.62
Total losses paid during the year	10,236.90

V. D. Cliff, President.
L. E. Daly, Secretary.

Subscribed and sworn to before me this 14th day of February, 1916.
Andrew Lloyd Glotfeller, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Fidelity and Casualty Company of New York, in the State of New York, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 1,000,000.00

INCOME.

Premiums received during the year	8,581,544.36
Interest, rents and dividends	539,677.91
From other sources	159,345.52
From agents' balances previously charged off	278.44
Profit on sale or maturity of ledger assets	2,923.25
Total income	$ 9,283,769.48

DISBURSEMENTS.

Losses paid during the year	$ 3,579,063.44
Investigation and adjustment of claims	631,355.93
Commission or brokerage	2,161,569.59
Salaries, fees, and all other charges of officers, clerks, agents and employes	1,319,541.15
Rents	83,932.67
Repairs, expenses and taxes on real estate	74,883.29
All other taxes, licenses and insurance department fees	219,905.24
Legal expenses, advertising, printing and stationery	91,046.09
Postage, telegraph, telephone, express, furniture and fixtures	41,740.12
Stockholders for interest or dividends	200,000.00
All other disbursements	160,719.67
Agents' balances chatged off	2,893.53
Loss on sale or maturity of ledger assets	37,917.11
Decrease in book value of ledger assets	50,000.00
Total disbursements	$ 8,654,567.83

LEDGER ASSETS.

Book value of real estate	$ 1,318,833.45
Book value of bonds and stocks	9,563,368.94
Cash on hand in bank	389,855.26
Premiums in course of collection	1,783,511.12
Other ledger assets	232,029.55
Total ledger assets	$13,287,598.32

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 96,787.26
Other non-ledger assets	13,955.06
Gross assets	$13,398,340.64

DEDUCT ASSETS NOT ADMITTED.

Overdue and accrued interest on bonds in default	$ 7,500.00	
Gross premiums in course of collection	341,331.80	
Book value of real estate, bonds and stocks over market value	296,792.77	
Market value of special deposits in excess of liabilities	26,315.43	
		$ 671,940.00
Total admitted assets		$12,726,400.64

LIABILITIES.

Net amount of unpaid losses	$ 2,968,015.79
Total unearned premiums	4,831,630.71
Commission and brokerage	368,390.80
Salaries, rents, bills, etc.	9,536.62
State, county and municipal taxes	139,310.18
Estimated expenses of investigation and adjustment of unpaid claims	40,000.00
Re-insurance premiums	49,984.94
Other liabilities	919,989.99
Total liabilities	$ 9,326,859.03

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 983,228.65
Total losses paid during the year	409,407.55

ROBERT J. AILLAS, President.
THEODORE E. GATY, Secretary.

Subscribed and sworn to before me this 16th day of ——————, 1916.
C. E. SLATTERY, Notary Publ'c.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Fidelity and Deposit Company of Baltimore, in the State of Maryland, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 3,000,000.00

INCOME.

Premiums received during the year	$ 6,787,754.34
Interest, rents and dividends	510,631.63
From other sources	50,260.43
From agent's balances previously charged off	472.06
Profit on sale or maturity of ledger assets	6,886.88
Increase in book value of ledger assets	103,111.34
Total income	$ 7,459,116.68

DISBURSEMENTS.

Losses paid during the year	$ 2,495,517.49
Investigation and adjustment of claims	411,913.77
Commission or brokerage	1,638,790.77
Salaries, fees, and all other charges of officers, clerks, agents and employes	1,262,876.76
Rents	73,645.79
Repairs, expenses and taxes on real estate	93,219.31
All other taxes, licenses and insurance department fees	266,046.00
Legal expenses, advertising, printing and stationery	128,726.02
Postage, telegraph, telephone, express, furniture and fixtures	54,901.07
Stockholders for interest or dividends	480,000.00
All other disbursements	428,369.97
Agents' balances charged off	3,150.62
Loss on sale or maturity of ledger assets	1,953.26
Decrease in book value of ledger assets	83,251.05
Total disbursements	$ 7,422,361.88

LEDGER ASSETS.

Book value of real estate	$ 2,658,776.15
Mortgage loans on real estate	268,977.34
Book value of bonds and stocks	6,081,223.75
Cash on hand and in bank	1,318,372.20
Premiums in course of collection	1,866,369.05
Other ledger assets	87,807.29
Total ledger assets	$12,281,525.78

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 963.92
Gross assets	$12,282,489.70

DEDUCT ASSETS NOT ADMITTED.

Gross premium in course of collection	$675,395.29	
Market value of special deposits in excess of liabilities	373,854.48	
		$ 949,249.77
Total admitted assets		$11,233,239.93

LIABILITIES.

Net amount of unpaid losses	$ 2,182,954.03
Total unearned premiums	3,297,543.54
Commission and brokerage	199,443.36
Salaries, rents, bills, etc.	20,000.00
State, county and municipal taxes	110,000.00
Return and re-insurance premiums	243,823.45
Estimated expenses of investigation and adjustment of unpaid claims	39,429.78
Other liabilities	346,947.70
Total liabilities	$ 6,440,141.86

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 423,276.00
Total losses paid during the year	171,112.15

FRED S. AXTELL, Vice-President.
THOMAS L. BERRY, Asst. Secretary.

Subscribed and sworn to before me this 28th day of January, 1916.
WILLIAM M. REINHARDT, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the General Indemnity Corporation of America of Rochester, in the State of New York, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 200,000.00

INCOME.

Premiums received during the year	$ 71,352.18
Interest, rents and dividends	13,410.52
Profit on sale or maturity of ledger assets	550.24
Total income	$ 85,312.94

DISBURSEMENTS.

Salaries, fees and all other charges of officers, clerks, agents and employes	$ 5,015.13
Rents	60.00
All other taxes, licenses and insurance department fees	1,785.13
Legal expenses, advertising, printing and stationery	1,290.51
Postage, Telegraph, telephone, express, furniture and fixtures	326.70
All other disbursements	653.61
Total disbursements	$ 9,131.08

LEDGER ASSETS.

Book value of bonds and stocks	$ 341,120.01
Cash on hand and in bank	35,771.98
Premiums in course of collection	3,416.29
Total ledger assets	$ 380,308.28

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 4,886.80
Gross assets	$ 385,195.08

LIABILITIES.

Total unearned premiums	$ 57,654.23
State, county and municipal taxes	1,308.71
Total liabilities	$ 58,962.94

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 4,231.48

W. ROY MCCANNE, Vice-President.
RALPH M. BAKSTOW, Secretary.

Subscribed and sworn to before me this 11th day of February, 1916.
F. P. REICHERT, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Georgia Casualty Company of Macon, in the State of Georgia, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 300,540.00

INCOME.

Premiums received during the year	$ 1,112,686.83
Interest, rents and dividends	48,631.72
Total income	$ 1,161,318.55

DISBURSEMENTS.

Losses paid during the year	$ 332,936.16
Investigation and adjustment of claims	77,548.22
Commission or brokerage	255,797.56
Salaries, fees and all other charges of officers, clerks, agents and employes	56,981.09
Rents	3,484.50
Repairs, expenses and taxes on real estate	21,081.37
All other taxes, licenses and insurance department fees	20,941.80
Legal expenses, advertising, printing and stationery	20,110.69
Postage, telegraph, telephone, express, furniture and fixtures	7,920.49
Stockholders for interest or dividends	18,032.40
All other disbursements	16,020.82
Agents' balances charged off	2,601.05
Loss on sale or maturity of ledger assets	3,122.50
Total disbursements	$ 836,578.65

LEDGER ASSETS.

Book value of real estate	$ 375,000.00
Mortgage loans on real estate	174,705.00
Loans on collateral security	6,491.17
Book value of bonds and stocks	230,316.76
Cash on hand and in bank	159,409.71
Premiums in course of collection	328,546.41
Bills receivable	17,171.16
Other ledger assets	39,286.34
Total ledger assets	$ 1,330,926.55

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 11,084.36
Other non-ledger assets	1,714.00
Gross assets	$ 1,343,724.91

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$ 19,921.16	
Agents' balance	5,991.49	
Printing plant	3,859.09	
Gross premiums in course of collection	7,101.82	
Book value of real estate, bonds and stocks over market value	81,193.37	
		118,066.93
Total admitted assets		$ 1,225,657.98

LIABILITIES.

Net amount of unpaid losses	$ 239,992.14
Total unearned premiums	436,385.81
Commission and brokerage	81,651.43
Salaries, rents, bills, etc.	1,250.00
State, county and municipal taxes	10,000.00
Return and re-insurance premiums	241.00
Estimated expenses of investigation and adjustment of unpaid claims	500.00
Other liabilities	5,100.00
Total liabilities	$ 775,120.38

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 148,351.36
Total losses paid during the year	9,645.59

W. E. SMALL, President.
E. P. AMERINE, Secretary.

Subscribed and sworn to before me this 2nd day of March, 1916.
J. C. MORTON, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Globe Indemnity Company of New York, in the State of New York, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 750,000.00

INCOME.

Premiums received during the year	$ 3,759,929.51
Interest, rents and dividends	143,188.99
Profit on sale or maturity of ledger assets	8,447.10
Increase in book value of ledger assets	2,712.84
Total income	$ 3,914,278.44

DISBURSEMENTS.

Losses paid during the year	$ 1,339,507.07
Investigation and adjustment of claims	269,769.18
Commission or brokerage	773,524.09
Salaries, fees and all other charges of officers, clerks, agents and employes	524,024.63
Rents	19,502.12
All other taxes, licenses and insurance department fees	83,938.07
Legal expenses, advertising, printing and stationery	29,004.84
Postage, telegraph, telephone, express, furniture and fixtures	24,979.04
All other disbursements	23,685.51
Loss on sale or maturity of ledger assets	1,500.00
Decrease in book value of ledger assets	1,345.49
Total disbursements	$ 3,090,780.04

LEDGER ASSETS.

Book value of bonds and stocks	$ 3,497,620.35
Cash on hand and in bank	523,049.13
Premiums in course of collection	754,772.82
Other ledger assets	81,141.99
Total ledger assets	$ 4,856,584.29

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 39,439.16
Other non-ledger assets	10,000.00
Gross assets	$ 4,906,023.45

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection	$ 55,220.42	
Book value of real estate, bonds and stocks over market value	71,148.74	
Market value of special deposits in excess liabilities	130,128.91	
		256,498.07
Total admitted assets		$ 4,649,525.38

LIABILITIES.

Net amount of unpaid losses	$ 1,401,294.72
Total unearned premiums	1,790,968.79
Commission and brokerage	151,171.19
Salaries, rents, bills, etc.	10,000.00
State, county and municipal taxes	65,000.00
Return and re-insurance premiums	12,910.59
Estimated expenses of investigation and adjustment of unpaid claims	9,425.00
Other liabilities	253,309.74
Total liabilities	$ 3,394,080.03

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 268,137.50
Total losses paid during the year	110,277.00

HENRY W. EATON, President.
A. DUNCAN REID, Secretary.

Subscribed and sworn to before me this 17th day of February, 1916.
T. J. SAVAGE, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Great Eastern Casualty Company of New York, in the State of New York, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 250,000.00

INCOME.

Premiums received during the year	$ 952,528.56
Policy fees required or represented by application	12,394.17
Interest, rents and dividends	37,239.60
Profit on sale or maturity of ledger assets	2,381.25
Total income	$ 1,004,543.58

DISBURSEMENTS.

Losses paid during the year	$ 401,139.06
Investigation and adjustment of claims	15,204.53
Policy fees retained by agents	12,394.17
Commission or brokerage	385,105.88
Salaries, fees and all other charges of officers, clerks, agents and employes	101,038.95
Rents	7,999.93
All other taxes, licenses and insurance department fees	22,223.15
Legal expenses, advertising, printing and stationery	13,424.04
Postage, telegraph, telephone, express, furniture and fixtures	9,109.20
Stockholders for interest or dividends	20,000.00
All other disbursements	13,825.63
Agents' balances charged off	2,063.65
Total disbursements	$ 1,003,528.19

LEDGER ASSETS.

Mortgage loans on real estate	$ 185,500.00
Book value of bonds and stocks	704,072.37
Cash on hand and in bank	68,526.92
Premiums in course of collection	120,689.69
Total ledger assets	$ 1,078,788.98

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 9,495.59
Gross assets	$ 1,088,284.57

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection	$12,244.50	
Book value of real estate, bonds and stocks over market value	28,876.37	
		41,120.87
Total admitted assets		$ 1,047,163.70

LIABILITIES.

Net amount of unpaid losses	$ 69,318.22
Total unearned premiums	382,934.83
Commission and brokerage	37,240.52
Salaries, rents, bills, etc.	1,456.13
State, county and municipal taxes	17,660.26
Estimated expenses of investigation and adjustment of unpaid claims	4,352.50
Re-insurance premiums	3,349.53
Other liabilities	2,911.32
Total liabilities	$ 519,223.31

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 35,970.31
Total losses paid during the year	18,780.96

LOUIS H. FIBEL, President.
THOMAS H. DARLING, Secretary.

Subscribed and sworn to before me this 15th day of February, 1916.
CAROLINE D. PLAGE, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Great Western Accident Insurance Company of Des Moines, in the State of Iowa, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 100,000.00

INCOME.

Premiums received during the year	$ 425,297.09
Policy fees required or represented by application	19,047.57
Interest, rents and dividends	11,164.03
From other sources	59.98
Total income	$ 455,568.67

DISBURSEMENTS.

Losses paid during the year	$ 126,713.08
Investigation and adjustment of claims	3,670.98
Commission or brokerage	105,741.07
Salaries, fees and all other charges of officers, clerks, agents and employes	73,302.00
Rents	5,879.51
All other taxes, licenses and insurance department fees	3,969.87
Legal expenses, advertising, printing and stationery	10,657.66
Postage, telegraph, telephone, express, furniture and fixtures	7,570.88
Stockholders for interest or dividends	10,000.00
All other disbursements	10,158.78
Agents' balances charged off	3,246.10
Premiums in course of collection	52,221.75
Total disbursements	$ 413,131.68

LEDGER ASSETS.

Mortgage loans on real estate	$ 144,500.00
Book value of bonds and stocks	63,171.31
Cash on hand and in bank	67,561.35
Premiums in course of collection	53,712.24
Bills receivable	5,012.62
Other ledger assets	5,084.76
Total ledger assets	$ 339,042.28

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 6,422.52
Gross assets	$ 345,464.80

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$ 5,012.62	
Agents' balance	5,058.64	
Gross premiums in course of collection	27,893.47	
		37,964.73
Total admitted assets		$ 307,500.07

LIABILITIES.

Net amount of unpaid losses	$ 25,412.85
Total unearned premiums	103,163.60
Commission and brokerage	1,732.50
Salaries, rents, bills, etc.	1,904.69
State, county and municipal taxes	2,800.00
Estimated expenses of investigation and adjustment of unpaid claims	1,270.64
Re-insurance premiums	94.65
Other liabilities	1,933.68
Total liabilities	$ 138,312.61

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 577.09
Total losses paid during the year	63.83

H. B. HAWLEY, President.
R. D. EMERY, Secretary.

Subscribed and sworn to before me this 26th day of January, 1916.
VERGIL E. NUTT, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Hartford Accident and Indemnity Company of Hartford, in the State of Connecticut, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 800,000.00

INCOME.

Premiums received during the year	2,362,659.45
Interest, rents and dividends	78,968.30
Profit on sale or maturity of ledger assets	1,651.12
Total Income	$ 2,443,278.87

DISBURSEMENTS.

Losses paid during the year	$ 525,757.30
Investigation and adjustment of claims	120,791.97
Commission or brokerage	411,106.45
Salaries, fees and all other charges of officers, clerks, agents and employes	327,235.73
Rents	26,519.82
All other taxes, licenses and insurance department fees	47,407.05
Legal expenses, advertising, printing and stationery	52,142.35
Postage, telegraph, telephone, express, furniture and fixtures	39,089.42
All other disbursements	18,524.62
Agents' balances charged off	108.89
Loss on sale or maturity of ledger assets	220.00
Total disbursements	$ 1,568,903.60

LEDGER ASSETS.

Mortgage loans on real estate	$ 190,000.00
Book value of bonds and stocks	1,583,012.11
Cash on hand and in bank	577,875.39
Premiums in course of collection	575,881.08
Bills receivable	4,135.33
Other ledger assets	26,689.68
Total ledger assets	$ 2,957,593.59

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 26,300.82
Market value of real estate, bonds and stocks over book value	9,087.89
Gross assets	$ 2,992,982.30

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$ 4,135.33
Market value of special	

deposits in excess of liabilities	8,345.69	
Gross premiums in course of collection	23,970.05	
Book value of real estate, bonds and stocks over market value	3,086.08	
		39,537.15
Total admitted assets		$ 2,953,445.15

LIABILITIES.

Net amount of unpaid losses	$ 305,581.14
Total unearned premiums	1,118,091.24
Commission and brokerage	122,766.81
Salaries, rents, bills, etc	3,328.55
State, county and municipal taxes	29,984.00
Estimated expenses of investigation and adjustment of unpaid claims	2,700.00
Other liabilities	200,000.00
Total liabilities	$ 1,782,451.74

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 400,628.85
Total losses paid during the year	86,031.04

NORMAN R. MOROY, Vice-President.
JAMES L. KEARNEY, Secretary.

Subscribed and sworn to before me this 11th day of February, 1916.
R. H. DEXTER, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Hartford Steam Boiler Inspection and Insurance Company of Hartford, in the State of Connecticut, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 200,000.00

INCOME.

Premiums received during the year	$ 1,713,486.72
Inspections	39,458.42
Interest, rents and dividends	258,749.16
Profit on sale or maturity of ledger assets	9,146.55
Total income	$ 2,020,840.85

DISBURSEMENTS.

Losses paid during the year	$ 80,428.53
Investigation and adjustment of claims	530.96
Commission or brokerage	246,757.11
Salaries, fees and all other charges of officers, clerks, agents and employes	938,386.62
Rents	11,000.00
Repairs, expenses and taxes on real estate	8,227.84
All other taxes, licenses and insurance department fees	88,061.43
Legal expenses, advertising, printing and stationery	20,853.02
Postage, telegraph, telephone, express, furniture and fixtures	25,527.85
Stockholders for interest or dividends	1,120,000.00
All other disbursements	2,666.16
Loss on sale or maturity of ledger assets	751.66
Total disbursements	$ 2,543,191.18

LEDGER ASSETS.

Book value of real estate	$ 90,000.00
Mortgage loans on real estate	1,448,245.00
Book value of bonds and stocks	4,134,505.91
Cash on hand and in bank	169,588.94
Premiums in course of collection	467,157.62
Other ledger assets	45,518.43
Total ledger assets	$ 6,355,015.90

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 92,778.26
Gross assets	$ 6,447,794.16

DEDUCT ASSETS NOT ADMITTED.

Market value of special deposits in excess of liabilities	$ 41,619.80	
Gross premiums in course of collection	45,651.53	
Book value of real estate bonds and stocks over market value	126,106.51	
		213,377.84
Total admitted assets		$ 6,234,416.32

LIABILITIES.

Net amount of unpaid losses	$ 33,988.00
Total unearned premiums	2,473,007.92
Commission and brokerage	84,301.22
Salaries, rents, bills, etc	1,400.00
State, county and municipal taxes	50,000.00
Other liabilities	20,965,76
Total liabilities	$ 2,663,662.90

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 106,873.38
Total losses paid during the year	4,495.68

L. B. BRAINERD, President.
CHARLES S. BLAKE, Secretary.

Subscribed and sworn to before me this 29th day of January, 1916.
L. F. MIDDLEBROOK, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Indiana and Ohio Live Stock Insurance Company of Crawfordsville, in the State of Indiana, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 200,000.00

INCOME.

Premiums received during the year	$ 259,545.09
Interest, rents and dividends	18,807.95
From agents' balances previously charged off	74.35
Profit on sale or maturity of ledger assets	101.27
Total income	$ 278,528.66

DISBURSEMENTS.

Losses paid during the year	$ 124,802.27
Investigation and adjustment of claims	631.23
Commission or brokerage	68,402.19
Salaries, fees and all other charges of officers, clerks, agents and employes	28,798.88
Rents	1,200.00
All other taxes, licenses and insurance department fees	14,190.08
Legal expenses, advertising, printing and stationery	10,574.34
Postage, telegraph, telephone, express, furniture and fixtures	4,798.83
Stockholders for interest or dividends	24,000.00
All other disbursements	561.37
Agents' balances charged off	876.76
Loss on sale or maturity of ledger assets	25.59
Decrease in book value of ledger assets	259.00
Total disbursements	$ 279,120.54

LEDGER ASSETS.

Mortgage loans on real estate	$ 191,400.00
Book value of bonds and stocks	155,989.00
Cash on hand and in bank	24,082.11
Premiums in course of collection	36,336.34
Total ledger assets	$ 407,807.45

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 4,258.78
Gross assets	$ 412,066.23

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection	$ 1,868.39	
Book value of real estate, bonds and stocks over market value	3,199.00	
		5,067.39
Total admitted assets		$ 406,998.84

LIABILITIES.

Net amount of unpaid losses	$ 10,249,66
Total unearned premiums	121,839.88
Commission and brokerage	1,269.76
Salaries, rents, bills, etc	1,162.85
State, county and municipal taxes	7,000.00
Total liabilities	$ 141,522.15

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 43,170.52
Total losses paid during the year	23,558.35

BENJAMIN CRANE, President.
FRANK M. BOYD, Secretary.

Subscribed and sworn to before me this 17th day of February, 1916.
JUSTIN J. MOLONY, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Inter-Ocean Casualty Company of Indianapolis, in the State of Indiana, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 100,000.00

INCOME.

Premiums received during the year	$ 253.730.71
Policy fees required or represented by application	9.75
Borrowed money	7,000.00
Interest, rents and dividends	6,927.85
From other sources	246.90
Total income	$ 267,915.21

DISBURSEMENTS.

Losses paid during the year	$ 113,220.77
Investigation and adjustment of claims	548.18
Interest on borrowed money	357.67
Commission or brokerage	90,678.24
Salaries, fees and all other charges of officers, clerks, agents and employes	21,174.20
Rents	1,820.00
Borrowed money repaid	7,000.00
All other taxes, licenses and insurance department fees	7,227.73
Legal expenses, advertising, printing and stationery	7,233.90
Postage, telegraph, telephone, express, furniture and fixtures	3,572.57
Stockholders for interest or dividends	12,000.00
All other disbursements	1,989.03
Total disbursements	$ 266,822.29

LEDGER ASSETS.

Mortgage loans on real estate	$ 138,000.00
Book value of bonds and stocks	300.00
Cash on hand and in bank	1,153.61
Bills receivable	30.50
Other ledger assets	3,383.99
Total ledger assets	$ 142,868.10

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 952.47
Gross assets	$ 143,820.57

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$ 30.50	
Furniture, fixtures	2,802.33	
Loans on personal security	581.66	
		3,414.49
Total admitted assets		$ 140,406.08

LIABILITIES.

Net amount of unpaid losses	$ 10,000.00
Total unearned premiums	4,802.70
Salaries, rents, bills, etc	487.30
State, county and municipal taxes	6,351.16
Estimated expenses of investigation and adjustment of unpaid claims	50.00
Re-insurance premiums	296.43
Other liabilities	2,609.28
Total liabilities	$ 24,596.87

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 76,534.09
Total losses paid during the year	28,037.87

W. H. NORTHCOTT, President.
W. S. ALPAUGH, Secretary.

Subscribed and sworn to before me this 28th day of February, 1916.
HARRY J. BENNETT, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Iowa State Live Stock Insurance Company of Des Moines, in the State of Iowa, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 200,000.00

INCOME.

Premiums received during the year	$ 117,568.65
Interest, rents and dividends	3,498.37
From other sources	70,537.93
Total income	$ 191,604.95

DISBURSEMENTS.

Losses paid during the year	$ 37,161.00
Commission or brokerage	53,279.34
Salaries, fees and all other charges of officers, clerks, agents and employes	11,617.35
Rents	998.00
Legal expenses, advertising, printing and stationery	5,814.05
Postage, telegraph, telephone, express	1,947.48
All other disbursements	1,097.08
Agents' balances charged off	24.60
Total disbursements	$ 111,938.90

LEDGER ASSETS.

Mortgage loans on real estate	$ 139,975.00
Loans on collateral security	2,500.00
Book value of bonds and stocks	8,008.36
Cash on hand and in bank	116,623.81
Premiums in course of collection	4,072.02
Bills receivable	3,607.52
Other ledger assets	4,879.34
Total ledger assets	$ 279,666.05

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 4,595.52
Gross assets	$ 284,261.57

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures	$ 4,879.34	
Loans on personal security	1,299.68	
		6,179.02
Total admitted assets		$ 278,082.55

LIABILITIES.

Net amount of unpaid losses	$ 5,122.50
Total unearned premiums	32,809.72
Salaries, rents, bills, etc.	1,596.00
Total liabilities	$ 39,528.22

J. F. Gibson, President.
S. A. Court, Secretary.

Subscribed and sworn to before me this 23rd day of February, 1916.

[SEAL] Wray Berthof, Notary Public.

OFFICIAL PUBLICATION

Annual Statement of the Kentucky Live Stock Insurance Company of Louisville, in the State of Kentucky, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 219,180.00

INCOME.

Premiums received during the year	$ 28,429.54
Interest, rents and dividends	14,385.49
From other sources	59.16
Borrowed money	1,000.00
Profit on sale or maturity of ledger assets	1,207.50
Total income	$ 45,081.69

DISBURSEMENTS.

Losses paid during the year	$ 16,989.88
Investigation and adjustment of claims	995.13
Incumbrance of $40,000 on real estate; Interest on borrowed money	2,250.55
Commission or brokerage	6,458.67
Salaries, fees and all other charges of officers, clerks, agents and employes	9,835.29
Rents	900.00
Repairs, expenses and taxes on real estate	3,488.94
All other taxes, licenses and insurance department fees	2,745.76
Legal expenses, advertising, printing and stationery	3,527.63
Postage, telegraph, telephone, express, furniture and fixtures	1,343.40
Borrowed money repaid	1,000.00
All other disbursements	7,005.54
Agents' balances charged off	1,292.34
Loss on sale or maturity of ledger assets	1,897.50
Total disbursements	$ 59,730.63

LEDGER ASSETS.

Book value of real estate	$ 114,000.00
Mortgage loans on real estate	13,100.00
Book value of bonds and stocks	104,846.69
Cash on hand and in bank	3,027.08
Premiums in course of collection	3,255.94
Other ledger assets	2,765.36
Total ledger assets	$ 240,995.07

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 2,743.36
Gross assets	$ 243,738.43

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures	$ 2,765.36	
Gross premiums in course of collection	28.00	
		2,793.36
Total admitted assets		$ 240,945.07

LIABILITIES.

Net amount of unpaid losses	$ 263.80
Total unearned premiums	12,215.78
Commission and brokerage	503.14
Total liabilities	$ 12,982.72

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 1,621.46
Total losses paid during the year	390.00

J. W. Newman, President.
E. L. Whitehead, Secretary.

Subscribed and sworn to before me this 5th day of February, 1916.

Anna Lee Raleigh, Notary Public.

[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Lloyds Plate Glass Insurance Company of New York, in the State of New York, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 250,000.00

INCOME.

Premiums received during the year	$ 562,073.62
Interest, rents and dividends	46,765.11
From other sources	151.80
Total income	$ 608,990.53

DISBURSEMENTS.

Losses paid during the year	$ 197,081.29
Policy fees retained by agents	
Commission or brokerage	190,195.46
Salaries, fees and all other charges of officers, clerks, agents and employes	86,781.13
Rents	12,339.20
Repairs, expenses and taxes on real estate	12,924.26
All other taxes, licenses and insurance department fees	21,048.33
Legal expenses, advertising, printing and stationery	9,856.51
Postage, telegraph, telephone, express, furniture and fixtures	5,478.62
Stockholders for interest or dividends	50,000.00
All other disbursements	7,605.05
Agents' balances charged off	3.84
Loss on sale or maturity of ledger assets	1,850.05
Total disbursements	$ 595,163.74

LEDGER ASSETS.

Book value of real estate	$ 255,763.18
Mortgage loans on real estate	78,000.00
Book value of bonds and stocks	553,992.53
Cash on hand and in bank	28,921.79
Premiums in course of collection	90,076.42
Total ledger assets	$ 1,006,753.92

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 4,699.48
Market value of real estate, bonds and stocks over book value	19,236.82
Other non-ledger assets	6,301.54
Gross assets	$ 1,036,991.76

DEDUCT ASSETS NOT ADMITTED.

Salvage glass on hand	$ 6,156.54	
Market value of special deposits in excess of liabilities	24,910.81	
Gross premiums in course of collection	2,532.86	
Book value of real estate bonds and stocks over market value	52,009.66	
Sundry Accounts	145.00	
		85,754.87
Total admitted assets		$ 951,236.89

LIABILITIES.

Net amount of unpaid losses	$ 36,447.41
Total unearned premiums	295,930.73
Commission and brokerage	29,764.81
State, county and municipal taxes	12,000.00
Return premiums	418.09
Other liabilities	482.31
Total liabilities	$ 375,043.35

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 56,198.14
Total losses paid during the year	22,776.69

William T. Woods, President.
Charles E. W. Chambers, Secretary.

Subscribed and sworn to before me this 22nd day of January, 1916.

William L. Lindsay, Notary Public.

[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the London and Lancashire Indemnity Company of New York, in the State of New York, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 750,000.00

INCOME.

Premiums received during the year	$ 1,057,035.59
Interest, rents and dividends	51,308.83
From other sources	750,000.00
Total income	$ 1,858,344.42

DISBURSEMENTS.

Losses paid during the year	$ 51,865.55
Investigation and adjustment of claims	29,379.06
Commission or brokerage	173,703.01
Salaries, fees and all other charges of officers, clerks, agents and employes	116,796.26
Rents	6,666.27
Repairs, expenses and taxes on real estate	
All other taxes, licenses and insurance department fees	21,448.58
Legal expenses, advertising, printing and stationery	41,954.17
Postage, telegraph, telephone, express, furniture and fixtures	16,539.63
All other disbursements	2,799.18
Total disbursements	$ 461,151.71

LEDGER ASSETS.

Book value of bonds and stocks	$ 1,536,165.79
Cash on hand and in bank	312,447.62
Premiums in course of collection	297,994.65
Other ledger assets	584.65
Total ledger assets	$ 2,147,192.71

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 11,838.76
Market value of real estate, bonds and stocks over book value	168,944.21
Other non-ledger assets	2,077.63
Gross assets	$ 2,330,053.31

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection	$13,383.84	
Book value of real estate, bonds and stocks over market value	584.65	
		13,968.49
Total admitted assets		$2,316,084.82

LIABILITIES.

Net amount of unpaid losses	$ 263,463.77
Total unearned premiums	652,489.54
Commission and brokerage	68,050.02
Salaries, rents, bills, etc.	15,456.34
State, county and municipal taxes	25,687.53
Estimated expenses of investigation and adjustment of unpaid claims	4,780.65
Return and re-insurance premiums	10,968.89
Total liabilities	$ 1,040,896.74

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 128,539.39
Total losses paid during the year	6,179.85

A. G. McIlwaine, Jr., President.
George C. Howie, Secretary.

Subscribed and sworn to before me this 8th day of February, 1916.
J. Perez Peiints, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Loyal Protective Insurance Company of Boston in the State of Massachusetts, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 100,000.00

INCOME.

Premiums received during the year	567,493.44
Policy fees required or represented by application	48,985.00
Interest, rents and dividends	18,083.96
From other sources	120.84
From agents' balances previously charged off	313.70
Profit on sale or maturity of ledger assets	1,250.00
Total income	$ 636,246.94

DISBURSEMENTS.

Losses paid during the year	$ 331.946.95
Investigation and adjustment of claims	2,557.22
Policy fees retained by agents	48,702.00
Commission or brokerage	53,001.55
Salaries, fees and all other charges of officers, clerks, agents and employes	93,990.15
Rents	7,438.39
Repairs, expenses and taxes on real estate	739.66
All other taxes, licenses and insurance department fees	14,785.08
Legal expenses, advertising, printing and stationery	16,820.11
Postage, telegraph, telephone, express, furniture and fixtures	14,913.72
Stockholders for interest or dividends	10.000.00
Agents' balances charged off	7,479.76
Borrowed money repaid	652.85
Decrease in book value of ledger assets	751.00
Total disbursements	$ 603,778.44

LEDGER ASSETS.

Book value of bonds and stocks	$ 406,170.53
Cash on hand and in bank	100,539.52
Total ledger assets	$ 506,710.05

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 5,666.65
Gross assets	$ 512,376.70

DEDUCT ASSETS NOT ADMITTED.

Market value of special deposits in excess of liabilities	$ 752.01	
Book value of real estate, bonds and stocks over market value	9,860.53	
		10,612.54
Total admitted assets		$ 501,764.16

LIABILITIES.

Net amount of unpaid losses	$ 118,000.00
Total unearned premiums	105,916.33
Salaries, rents, bills, etc	1,500.00
State, county and municipal taxes	11,000.00
Estimated expenses of investigation and adjustment of unpaid claims	305.86
Total liabilities	$ 236,722.19

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 26,215.50
Total losses paid during the year	10,975.71

S. Augustus Allen, President.
Francis R. Parks, Secretary.

Subscribed and sworn to before me this 19th day of January, 1916.
George W. Campbell, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Maryland Casualty Company of Baltimore, in the State of Maryland, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 1,000,000.00

INCOME.

Premiums received during the year	$ 6,476,956.03
Interest, rents and dividends	311,010.26
From other sources	118,404.65
Profit on sale or maturity of ledger assets	1,891.82
Increase in book value of ledger assets	41,869.20
Total income	$ 6,950,131.96

DISBURSEMENTS.

Losses paid during the year	$ 2,871,960.56
Investigation and adjustment of claims	495,737.79
Interest on mortgage loans acquired during 1915	3,445.59
Commission or brokerage	1,508,396.12
Salaries, fees and all other charges of officers, clerks, agents and employes	775,290.88
Rents	55,693.84
Repairs, expenses and taxes on real estate	57,123.90
All other taxes, licenses and insurance department fees	187,733.10
Legal expenses, advertising, printing and stationery	81,807.34
Postage, telegraph, telephone, express, furniture and fixtures	23,043.83
Stockholders for interest or dividends	200,000.00
All other disbursements	35,626.28
Agents' balances charged off	154,020.62
Loss on sale or maturity of ledger assets	2,089.24
Decrease in book value of ledger assets	74,399.90
Total disbursements	$ 6,526,368.99

LEDGER ASSETS.

Book value of real estate	$ 1,339,082.08
Mortgage loans on real estate	142,343.37
Book value of bonds and stocks	4,458,910.38
Cash on hand and in bank	293,262.59
Premiums in course of collection	1,298,220.79
Bills receivable	2,951.42
Other ledger assets	18,103.30
Total ledger assets	$ 7,552,873.93

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 32,895.33
Gross assets	$ 7,585,769.26

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$ 2,951.42	
Market value of special deposits in excess of liabilities	133,556.12	
Gross premiums in course of collection	178,369.62	
Book value of real estate, bonds and stocks over market value	14,111.64	
		328,988.80
Total admitted assets		$ 7,256,780.46

LIABILITIES.

Net amount of unpaid losses	$ 1,834,206.71
Total unearned premiums	3,182,804.40
Commission and brokerage	267,888.82
Salaries, rents, bills, etc	11,425.60
State, county and municipal taxes	116,812.05
Estimated expenses of and adjustment of unpaid claims	20,640.16
Return and re-insurance premiums	35,008.70
Total liabilities	$ 5,468,786.44

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 275,375.83
Total losses paid during the year	143,796.95

John T. Stone, President.
James F. Mitchell, Secretary.

Subscribed and sworn to before me this 31st day of January, 1916.
Edwin C. Ireland, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Masonic Protective Association of Worcester, in the State of Massachusetts, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 100,000.00

INCOME.

Premiums received during the year	$ 625,564.31
Policy fees required or represented by application	138,163.00
Interest, rents and dividends	20,968.30
From other sources	43.52
Profit on sale or maturity of ledger assets	62.50
Total income	$ 784,801.63

DISBURSEMENTS.

Losses paid during the year	$ 354,591.85
Investigation and adjustment of claims	7,123.62
Policy fees retained by agents	136,714.65
Commission or brokerage	49,954.81
Salaries, fees and all other charges of officers, clerks, agents and employes	134,140.08
Rents	3,179.53
All other taxes, licenses and insurance department fees	15,614.00
Legal expenses, advertising, printing and stationery	10,429.91
Postage, telegraph, telephone, express, furniture and fixtures	17,326.71
Stockholders for interest or dividends	10,000.00
All other disbursements	2,244.24
Agents' balances charged off	48.38
Decrease in book value of ledger assets	235.00
Total disbursements	$ 741,602.78

LEDGER ASSETS.

Book value of bonds and stocks	$ 411,467.50
Cash on hand and in bank	149,685.41
Total ledger assets	$ 561,152.91

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 7,241.73
Gross assets	$ 568,394.64

DEDUCT ASSETS NOT ADMITTED.

Market value of special deposits in excess of liabilities	$ 4,511.94	
Book value of real estate, bonds and stocks over market value	8,937.50	
		13,449.44
Total admitted assets		$ 554,945.20

LIABILITIES.

Net amount of unpaid losses	$ 85,506.48
Total unearned premiums	140,299.67
Salaries, rents, bills, etc	2,192.07
State, county and municipal taxes	12,511.29
Estimated expenses of investigation and adjustment of unpaid claims	847.67
Total liabilities	$ 241,357.18

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 31,588.17
Total losses paid during the year	16,639.37

Francis A. Harrington, President.
Charles A. Harrington, Secretary.

Subscribed and sworn to before me this 9th day of February, 1916.
A. S. Pinkerton, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Massachusetts Accident Company of Boston, in the State of Massachusetts, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 150,000.00

INCOME.

Premiums received during the year	$ 338,794.92

Policy fees required or represented by application	46,040.53
Interest, rents and dividends	9,360.21
Increase in book value of ledger assets	300.00
Total income	$ 394,495.66

DISBURSEMENTS.

Losses paid during the year	$ 143,448.45
Investigation and adjustment of claims	1,302.62
Policy fees retained by agents	46,086.53
Commission or brokerage	81,037.80
Salaries, fees and all other charges of officers, clerks, agents and employes	48,145.54
Rents	8,577.05
All other taxes, licenses and insurance department fees	5,413.59
Legal expenses, advertising, printing and stationery	12,348.56
Postage, telegraph, telephone, express, furniture and fixtures	7,238.38
Stockholders for interest or dividends	12,500.00
All other disbursements	7,539.15
Decrease in book value of ledger assets	579.48
Total disbursements	$ 374,217.15

LEDGER ASSETS.

Book value of bonds and stocks	$ 275,000.00
Cash on hand and in bank	24,967.28
Premiums in course of collection	7,420.03
Bills receivable	2,314.66
Total ledger assets	$ 309,701.97

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 3,224.15
Other non-ledger assets	7,500.00
Gross assets	$ 320,426.12

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$ 2,314.66	
Furniture, fixtures, supplies, printed matter and stationery	7,500.0	
Gross premiums in course of collection	2,956.73	
Book value of real estate, bonds and stocks over market value	2,630.00	
		15,401.39
Total admitted assets		$ 305,024.73

LIABILITIES.

Net amount of unpaid losses	$ 35,300.75
Total unearned premiums	47,822.49
Commission and brokerage	2,468.23
Salaries, rents, bills, etc.	2,126.33
State, county and municipal taxes	3,989.37
Estimated expenses of investigation and adjustment of unpaid claims	500.00
Return and re-insurance premiums	103.38
Other liabilities	7,714.18
Total liabilities	$ 100,024.73

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 1,196.44
Total losses paid during the year	560.07

G. Leonard McNeill, President.
I. M. Hathaway, Secretary.

Subscribed and sworn to before me this 28th day of January, 1916.
Payson Dana, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Massachusetts Bonding and Insurance Company of Boston, in the State of Massachusetts, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 2,000,000.00

INCOME.

Premiums received during the year	$ 4,527,534.06
Policy fees required or represented by application	217,903.30
Interest, rents and dividends	142,359.38
From other sources	100.00
Profit on sale or maturity of ledger assets	4,051.73
Total income	$ 4,891,948.47

DISBURSEMENTS.

Losses paid during the year	$ 2,268,265.13
Investigation and adjustment of claims	316,701.89
Policy fees retained by agents	217,903.30
Commission or brokerage	1,081,557.66
Salaries, fees and all other charges of officers, clerks, agents and employes	729,438.62
Rents	23,028.22
Repairs, expenses and taxes on real estate	172.02
All other taxes, licenses and insurance department fees	104,865.87
Legal expenses, advertising, printing and stationery	56,132.93
Postage, telegraph, telephone, express, furniture and fixtures	31,263.14
Stockholders for interest or dividends	120,000.00
All other disbursements	106,318.34
Agents' balances charged off	11,811.67
Loss on sale or maturity of ledger assets	1,811.20
Total disbursements	$ 5,069,269.99

LEDGER ASSETS.

Book value of real estate	$ 11,732.36
Book value of bonds and stocks	3,207,715.06
Cash on hand and in bank	583,402.52
Premiums in course of collection	897,802.65
Bills receivable	1,254.27
Other ledger assets	187,944.91
Total ledger assets	$ 4,889,851.77

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 38,033.58
Gross assets	$ 4,927,885.35

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$ 1,254.27	
Gross premiums in course of collection	174,767.59	
Book value of real estate, bonds and stocks over market value	147,986.27	
		324,008.13
Total admitted assets		$ 4,603,877.22

LIABILITIES.

Net amount of unpaid losses	$ 817,465.01
Total unearned premiums	1,384,508.03
Commission and brokerage	158,503.94
Salaries, rents, bills, etc	8,471.95
State, county and municipal taxes	45,317.38
Estimated expenses of investigation and adjustment of unpaid claims	27,177.00
Re-insurance premiums	23,807.97
Total liabilities	$ 2,465.251.28

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 299,648.12
Total losses paid during the year	112,727.46

T. J. Falvey, President.
Charles W. Fletcher, Ass't Secretary.

Subscribed and sworn to before me this 3rd day of February, 1916.
Martin J. Cochrane, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Medical Protective Company of Ft. Wayne, in the State of Indiana, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 100,000.00

INCOME.

Premiums received during the year	$ 166,565.77
Interest, rents and dividends	11,861.09
Total income	$ 178,426.86

DISBURSEMENTS.

Investigation and adjustment of claims	$ 44,704.26
Commission or brokerage	42,376.67
Salaries, fees and all other charges of officers, clerks, agents and employes	15,199.39
Rents	1,470.85
All other taxes, licenses and insurance department fees	5,413.22
Legal expenses, advertising, printing and stationery	7,606.42
Postage, telegraph, telephone, express, furniture and fixtures	5,838.73
Stockholders for interest or dividends	10,000.00
All other disbursements	889.77
Agents' balances charged off	136.50
Total disbursements	$ 133,635.81

LEDGER ASSETS.

Mortgage loans on real estate	$ 218,288.38
Cash on hand and in bank	65,621.35
Premiums in course of collection	14,103.97
Bills receivable	67.50
Total ledger assets	$ 298,081.20

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 3,457.33
Other non-ledger assets	5,920.39
Gross assets	$ 307,458.92

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$ 67.50	
Furniture, fixtures, supplies, printed matter and stationery	5,594.22	
Gross premiums in course of collection	1,032.00	
		6,693.72
Total admitted assets		$ 300,765.20

LIABILITIES.

Net amount of unpaid losses	$ 40,000.00
Total unearned premiums	80,863.66
Commission and brokerage	3,273.00
Salaries, rents, bills, etc.	500.00
State, county and municipal taxes	4,000.00
Total liabilities	$ 128,636.66

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 38,325.00

Louis Fox, President.
Byron H. Somers, Secretary.

Subscribed and sworn to before me this 19th day of January, 1916.
Sophia C. Nix, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Merchants Life and Casualty Company of Minneapolis, in the State of Minnesota, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 100,000.00

INCOME.

Premiums received during the year	$ 134,822.86
Policy fees required or represented by application	70,057.40
Interest, rents and dividends	9,912.34
From other sources	961.00
Total income	$ 215,753.60

DISBURSEMENTS.

Losses paid during the year	$ 53,019.45
Investigation and adjustment of claims	466.34
Policy fees retained by agents	53,620.00
Commission or brokerage	18,132.86
Salaries, fees and all other charges of officers, clerks, agents and employes	35,021.45
Rents	2,897.50
All other taxes, licenses and insurance department fees	3,330.19
Legal expenses, advertising, printing and stationery	3,909.45
Postage, telegraph, telephone, express, furniture and fixtures	4,340.69
Stockholders for interest or dividends	20,000.00
All other disbursements	7,214.80
Loss on sale or maturity of ledger assets	21.60
Total disbursements	$ 201,974.33

LEDGER ASSETS.

Mortgage loans on real estate	$ 124,350.00
Book value of bonds and stocks	57,083.80
Cash on hand and in bank	37,226.79
Total ledger assets	$ 218,660.59

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 3,136.82
Market value of real estate, bonds and stocks over book value	930.75

Other non-ledger assets	27,471.43
Gross assets	$ 250,199.59

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, supplies, printed matter and stationery, automobile	$ 9,871.43
Total admitted assets	$ 240,328.16

LIABILITIES.

Net amount of unpaid losses	$ 6,600.00
Total unearned premiums	23,247.00
Salaries, rents, bills, etc.	1,042.70
State, county and municipal taxes	2,500.00
Estimated expenses of investigation and adjustment of unpaid claims	150.00
Total liabilities	$ 33,539.70

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 751.25
Total losses paid during the year	85.70

M. J. McMichael, President.
C. C. Thomas, Secretary.

Subscribed and sworn to before me this 31st day of January, 1916.
Caroline Beede, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Metropolitan Casualty Insurance Company of New York, in the State of New York, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 200,000.00

INCOME.

Premiums received during the year	$ 672,218.43
Interest, rents and dividends	35,152.41
From agents' balances previously charged off	60.81
Total income	$ 707,431.65

DISBURSEMENTS.

Losses paid during the year	$ 264,731.84
Investigation and adjustment of claims	3,190.23
Commission or brokerage	224,288.98
Salaries, fees and all other charges of officers, clerks, agents and employes	115,841.48
Rents	8,125.05
All other taxes, licenses and insurance department fees	22,285.96
Legal expenses, advertising, printing and stationery	8,792.15
Postage, telegraph, telephone, express, furniture and fixtures	6,270.24
Stockholders for interest or dividends	36,000.00
All other disbursements	6,417.10
Agents' balances charged off	975.56
Loss on sale or maturity of ledger assets	22.98
Auditor's fees	649.95
Total disbursements	$ 697,591.52

LEDGER ASSETS.

Book value of bonds and stocks	$ 795,808.77
Cash on hand and in bank	74,797.30
Premiums in course of collection	132,765.31
Total ledger assets	$ 1,003,371.38

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 6,068.30
Market value of real estate, bonds and stocks over book value	4,066.23
Gross assets	$ 1,013,505.91

DEDUCT ASSETS NOT ADMITTED.

Market value of special deposits in excess of liabilities	$9,809.24	
Gross premiums in course of collection	2,792.03	
		12,601.27
Total admitted assets		$ 1,000,904.64

LIABILITIES.

Net amount of unpaid losses	$ 49,261.57
Total unearned premiums	331,193.69
Commission and brokerage	41,771.56
Salaries, rents, bills, etc.	561.01
State, county and municipal taxes	7,992.47
Estimated expenses of investigation and adjustment of unpaid claims	3,027.49
Total liabilities	$ 433,807.79

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 51,609.60
Total losses paid during the year	21,875.84

Eugen H. Winslow, President.
S. William Burton, Secretary.

Subscribed and sworn to before me this 21st day of January, 1916.
A. H. Layh, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Midland Casualty Company of Green Bay, in the State of Wisconsin, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 110,280.00

INCOME.

Premiums received during the year	$ 108,185.77
Policy fees required or represented by application	11,857.00
Interest, rents and dividends	6,224.01
From other sources	18,938.10
Total income	$ 145,204.88

DISBURSEMENTS.

Losses paid during the year	$ 33,251.80
Investigation and adjustment of claims	177.60
Policy fees retained by agents	11,864.00
Commission or brokerage	26,422.04
Salaries, fees and all other charges of officers, clerks, agents and employes	28,719.54
Rents	2,950.79
All other taxes, licenses and insurance department fees	2,968.25
Legal expenses, advertising, printing and stationery	2,459.48
Postage, telegraph, telephone, express, furniture and fixtures	2,147.95
Stockholders for interest or dividends	2,000.00
All other disbursements	9,633.86
Total disbursements	$ 122,595.31

LEDGER ASSETS.

Mortgage loans on real estate	$ 85,253.81
Book value of bonds and stocks	22,968.60
Cash on hand and in bank	36,934.96
Premiums in course of collection	9,792.00
Bills receivable	2,260.56
Other ledger assets	7,102.93
Total ledger assets	$ 164,312.86

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 2,229.53
Market value of real estate, bonds and stocks over book value	104.40
Gross assets	$ 166,646.79

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$2,260.56	
Furniture, fixtures	1,375.60	
Gross premiums in course of collection	1,499.03	
Book value of real estate, bonds and stocks over market value	1,267.42	
		6,402.61
Total admitted assets		$ 160,244.18

LIABILITIES.

Net amount of unpaid losses	$ 10,730.78
Total unearned premiums	21,951.70
Commission and brokerage	1,736.95
Salaries, rents, bills, etc.	1,164.22
State, county and municipal taxes	1,476.35
Estimated expenses of investigation and adjustments of unpaid claims	75.00
Re-insurance premiums	513.56
Other liabilities	1,956.92
Total liabilities	$ 39,605.48

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 22,746.35
Total losses paid during the year	7,254.45

George D. Nau, President.
John G. Malmberg, Secretary.

Subscribed and sworn to before me this 18th day of February, 1916.
Henry J. Boland, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the National Casualty Company of Detroit, in the State of Michigan, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 200,000.00

INCOME.

Premiums received during the year	$ 715,612.41
Policy fees required or represented by application	33,634.00
Interest, rents and dividends	14,632.98
From agents' balances previously charged off	60.58
Profit on sale or maturity of ledger assets	268.54
Increase in book value of ledger assets	255.00
Total income	$ 764,463.51

DISBURSEMENTS.

Losses paid during the year	$ 310,474.58
Investigation and adjustment of claims	4,855.07
Policy fees retained by agents	33,628.50
Commission or brokerage	263,235.63
Salaries, fees and all other charges of officers, clerks, agents and employes	73,402.26
Rents	8,029.04
All other taxes, licenses and insurance department fees	17,474.83
Legal expenses, advertising, printing and stationery	16,378.48
Postage, telegraph, telephone, express, furniture and fixtures	9,591.74
Stockholders for interest or dividends	16,000.00
All other disbursements	5,164.65
Agents' balances charged off	2,612.47
Loss on sale or maturity of ledger assets	108.19
Decrease in book value of ledger assets	796.69
Total disbursements	$ 761,752.13

LEDGER ASSETS.

Mortgage loans on real estate	$ 30,150.00
Loans on collateral security	2,000.00
Book value of bonds and stocks	284,559.95
Cash on hand and in bank	23,720.93
Premiums in course of collection	5,904.00
Other ledger assets	4,234.03
Total ledger assets	$ 350,568.91

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 5,557.92
Market value of real estate, bonds and stocks over book value	540.00
Other non-ledger assets	30,000.00
Gross assets	$ 386,666.83

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, supplies, printed matter and stationery	$30,000.00	
Agents' balance secured	4,234.03	
		34,234.03
Total admitted assets		$ 352,432.80

LIABILITIES.

Net amount of unpaid losses	$ 21,201.00
Total unearned premiums	16,420.00
Commission and brokerage	200.00
Salaries, rents, bills, etc.	300.00
State, county and municipal taxes	12,000.00
Estimated expenses of investigation and adjustment of unpaid claims	500.00
Total liabilities	$ 50,621.00

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 41,824.55
Total losses paid during the year	19,713.96

W. G. Curtis, President.
E. W. Grant, Secretary.

Subscribed and sworn to before me this 7th day of February, 1916.
E. L. Kaiser, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the New Amsterdam Casualty Company of New York, in the State of New York, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 750,000.00

INCOME.

Premiums received during the year	$ 1,667,144.06
Interest, rents and dividends	75,592.47
From other sources	304,589.94
From agents' balances previously charged off	20.78
Profit on sale or maturity of ledger assets	1,312.62
Total income	$ 2,048,659.87

DISBURSEMENTS.

Losses paid during the year	$ 723,669.88
Investigation and adjustment of claims	138,795.82
Incidentals	27,223.60
Commission or brokerage	349,677.95
Salaries, fees and all other charges of officers, clerks, agents and employes	190,179.85
Rents	21,937.19
Repairs, expenses and taxes on real estate	6,300.33
All other taxes, licenses and insurance department fees	33,138.44
Legal expenses, advertising, printing and stationery	28,888.03
Postage, telegraph, telephone, express, furniture and fixtures	20,469.53
Stockholders for interest or dividends	64,625.00
All other disbursements	44,105.71
Agents' balances charged off	4,972.86
Loss on sale or maturity of ledger assets	1,012.50
Traveling expenses of officers and H. O. employes	11,159.45
Total disbursements	$ 1,666,156.14

LEDGER ASSETS.

Book value of real estate	$ 99,051.33
Mortgage loans on real estate	158,500.00
Loans on collateral security	5,000.00
Book value of bonds and stocks	1,167,677.16
Cash on hand and in bank	375,003.23
Premiums in course of collection	543,153.59
Other ledger assets	43,001.40
Total ledger assets	$ 2,391,386.71

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 12,709.02
Market value of real estate, bonds and stocks over book value	17,902.60
Other non-ledger assets	1,865.29
Gross assets	$ 2,423,863.62

DEDUCT ASSETS NOT ADMITTED.

Market value of special deposits in excess of liabilities	$ 7,921.52	
Gross premiums in course of collection	96,374.96	
		104,296.48
Total admitted assets		$ 2,319,567.14

LIABILITIES.

Net amount of unpaid losses	$ 448,632.01
Total unearned premiums	716,815.19
Commission and brokerage	97,412.02
Salaries, rents, bills, etc.	2,500.00
State, county and municipal taxes	25,000.00
Estimated expenses of investigation and adjustment of unpaid claims	2,316.38
Return and re-insurance premiums	41,692.46
Other liabilities	35,121.37
Total liabilities	$ 1,369,489.43

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 97,855.94
Total losses paid during the year	66,576.32

J. ARTHUR NELSON, President.
B. L. HENDERSON, Assist. Sec'y.

Subscribed and sworn to before me this 5th day of February, 1916.

GEORGE E. IJAMS, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the New England Equitable Insurance Company of Boston, in the State of Massachusetts, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 1,000,000.00

INCOME.

Premiums received during the year	$ 2,192,558.82
Policy fees required or represented by application	22,389.15
Interest, rents and dividends	73,819.82
From other sources	179,820.67
From agents' balances previously charged off	399.92
Profit on sale or maturity of ledger assets	4,879.54
Total income	$ 2,473,867.92

DISBURSEMENTS.

Losses paid during the year	$ 957,657.67
Investigation and adjustment of claims	195,636.72
Policy fees retained by agents	22,389.15
Commission or brokerage	506,967.91
Salaries, fees and all other charges of officers, clerks, agents and employes	382,814.48
Rents	18,455.81
All other taxes, licenses and insurance department fees	117,405.10
Legal expenses, advertising, printing and stationery	61,089.99
Postage, telegraph, telephone, express, furniture and fixtures	21,274.77
All other disbursements	43,940.54
Agents' balances charged off	2,803.45
Loss on sale or maturity of ledger assets	7,895.49
Total disbursements	$ 2,338,331.08

LEDGER ASSETS.

Book value of real estate	$ 10,997.79
Mortgage loans on real estate	42,800.00
Book value of bonds and stocks	2,435,578.32
Cash on hand and in bank	230,448.13
Premiums in course of collection	541,160.15
Other ledger assets	87,462.73
Total ledger assets	$ 3,348,447.12

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 17,110.67
Gross assets	$ 3,365,557.79

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection	$202,138.93	
Book value of real estate, bonds and stocks over market value	121,475.46	
		323,614.39
Total admitted assets		$ 3,041,943.40

LIABILITIES.

Net amount of unpaid losses	$ 601,096.07
Total unearned premiums	990,225.54
Commission and brokerage	81,213.11
Salaries, rents, bills, etc.	10,000.00
State, county and municipal taxes	32,888.38
Estimated expenses of investigation and adjustment of unpaid claims	2,910.37
Other liabilities	95,639.34
Total liabilities	$ 1,813,972.81

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 92,808.86
Total losses paid during the year	96,625.93

W. H. WEST, 1st Vice-President.
STEWART B. SEIGLE, Asst. Secretary.

Subscribed and sworn to before me this 7th day of March, 1916.

GEORGE P. FOGUS, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the New Jersey Fidelity and Plate Glass Insurance Company of Newark, in the State of New Jersey, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 400,000.00

INCOME.

Premiums received during the year	$ 491,087.28
Interest, rents and dividends	36,711.95
From other sources	60.00
From agents' balances previously charged off	100.00
Total income	$ 527,959.52

DISBURSEMENTS.

Losses paid during the year	$ 172,712.85
Investigation and adjustment of claims	3,047.63
Commission or brokerage	170,146.48
Salaries, fees and all other charges of officers, clerks, agents and employes	53,444.84
Rents	2,600.00
All other taxes, licenses and insurance department fees	15,361.81
Legal expenses, advertising, printing and stationery	5,622.83
Postage, telegraph, telephone, express, furniture and fixtures	3,213.63
Stockholders for interest or dividends	21,000.00
All other disbursements	5,507.77
Loss on sale or maturity of ledger assets	168.17
Total disbursements	$ 452,826.01

LEDGER ASSETS.

Mortgage loans on real estate	$ 606,000.00
Book value of bonds and stocks	240,518.79
Cash on hand and in bank	63,698.59
Premiums in course of collection	113,253.81
Bills receivable	1,150.00
Other ledger assets	266.87
Total ledger assets	$ 1,024,888.06

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 10,308.42
Gross assets	$ 1,035,196.48

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$1,150.00	
Gross premiums in course of collection	4,317.56	
Book value of real estate, bonds and stocks over market value	6,233.66	
		11,701.22
Total admitted assets		$ 1,023,495.26

LIABILITIES.

Net amount of unpaid losses	$ 35,145.11
Total unearned premiums	274,908.51
Commission and brokerage	37,709.42
Salaries, rents, bills, etc.	1,500.00
State, county and municipal taxes	9,594.05
Estimated expenses of investigation and adjustment of unpaid claims	1,526.79
Other liabilities	60.00
Total liabilities	$ 360,443.88

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 172,275.54
Total losses paid during the year	62,763.45

SAMUEL C. HOAGLAND, President.
HARRY HIDDEN, Secretary.

Subscribed and sworn to before me this 14th day of January, 1916.

HENRY G. PILCH, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the New York Plate Glass Company of New York, in the State of New York, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 200,000.00

INCOME.

Premiums received during the year	$ 569,100.34
Interest, rents and dividends	40,855.89
From agents' balances previously charged off	21.02
Profit on sale or maturity of ledger assets	18,175.00
Total income	$ 628,152.25

DISBURSEMENTS.

Losses paid during the year	$ 215,221.40
Commission or brokerage	205,494.37

Salaries, fees and all other charges of officers, clerks, agents and employes	64,893.98
Rents	10,459.06
All other taxes, licenses and insurance department fees	19,288.36
Legal expenses, advertising, printing and stationery	3,444.24
Postage, telegraph, telephone, express, furniture and fixtures	1,765.52
Stockholders for interest or dividends	40,000.00
All other disbursements	7,516.20
Agents' balances charged off	459.66
Total disbursements	$ 568,542.79

LEDGER ASSETS.

Mortgage loans on real estate	$ 1,000.00
Book value of bonds and stocks	933,581.15
Cash on hand and in bank	74,141.63
Premiums in course of collection	149,212.32
Total ledger assets	$ 1,157,935.10

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 4,026.69
Gross assets	$ 1,161.961.79

DEDUCT ASSETS NOT ADMITTED.

Overdue and accrued interest on bond in default	$ 770.83	
Market value of special deposits in excess of liabilities	22,997.33	
Gross premiums in course of collection	15,247.54	
Book value of real estate, bonds and stocks over market value	78,581.15	
		117,596.85
Total admitted assets		$ 1,044,364.94

LIABILITIES.

Net amount of unpaid losses	$ 22,758.38
Total unearned premiums	300,388.44
Commission and brokerage	43,829.11
Salaries, rents, bills, etc	500.00
State, county and municipal taxes	5,000.00
Unpaid dividends	20,000.00
Total liabilities	$ 392,475.93

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 63,762.63
Total losses paid during the year	23,611.04

MAJOR A. WHITE, President.
J. C. FRENCH, Secretary.

Subscribed and sworn to before me this 28th day of January, 1916.
CHARLES F. FISHBOCK, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Preferred Accident Insurance Company of New York, in the State of New York, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 700.000.00

INCOME.

Premiums received during the year	$ 2,094,979.69
Interest, rents and dividends	120,483.53
Total income	$ 2,215,463.22

DISBURSEMENTS.

Losses paid during the year	$ 778,739.47
Investigation and adjustment of claims	88,720.12
Commission or brokerage	578,726.97
Salaries, fees and all other charges of officers, clerks, agents and employes	226,223.86
Rents	20,924.13
All other taxes, licenses and insurance department fees	48,863.33
Legal expenses, advertising, printing and stationery	14,796.36
Postage, telegraph, telephone, express, furniture and fixtures	8,737.04
Stockholders for interest or dividends	168,000.00
All other disbursements	5,991.88
Loss on sale or maturity of ledger assets	6,219.54
Total disbursements	$ 1,945,942.70

LEDGER ASSETS.

Mortgage loans on real estate	$ 75,000.00
Book value of bonds and stocks	3,145,022.06
Cash on hand and in bank	133,641.81
Premiums in course of collection	397,884.58
Bills receivable	18,200.31
Other ledger assets	518.59
Total ledger assets	$ 3,770,267.35

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 39,306.63
Other non-ledger assets	1,000.00
Gross assets	$ 3,810,573.98

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$ 18,200.31	
Gross premiums in course of collection	59,065.74	
Book value of real estate, bonds and stocks over market value	140,787.71	
		218,053.76
Total admitted assets		$ 3,592,520.22

LIABILITIES.

Net amount of unpaid losses	$ 441,108.03
Total unearned premiums	1,013,596.56
Commission and brokerage	70,740.87
Salaries, rents, bills, etc	8,651.17
State, county and municipal taxes	35,000.00
Unpaid dividends	14,000.00
Interest due or accrued	985.92
Re-insurance premiums	6,333.49
Estimated expenses of investigation and adjustment of unpaid claims	5,000.00
Other liabilities	297,104.18
Total liabilities	$ 1,892,520.22

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 138,871.09
Total losses paid during the year	58,180.85

KIMBALL C. ATWOOD, President.
WILFRED C. POTTER, Secretary.

Subscribed and sworn to before me this 27th day of January, 1916.
THOMAS A. O'KEEFE, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Prudential Casualty Company of Indianapolis, in the State of Indiana, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 300,000.00

INCOME.

Premiums received during the year	$ 802,097.53
Interest, rents and dividends	46,746.23
From agents' balances previously charged off	350.00
Total income	$ 849,193.76

DISBURSEMENTS.

Losses paid during the year	$ 387,416.01
Investigation and adjustment of claims	88,266.59
Policy fees retained by agents	8.00
Commission or brokerage	199,168.08
Salaries, fees and all other charges of officers, clerks, agents and employes	100,056.90
Rents	8,888.53
All other taxes, licenses and insurance department fees	28,630.66
Legal expenses, advertising, printing and stationery	14,548.24
Postage, telegraph, telephone, express, furniture and fixtures	8,807.13
All other disbursements	14,415.02
Agents' balances charged off	2,512.92
Loss on sale or maturity of ledger assets	67.70
Total disbursements	$ 852,785.78

LEDGER ASSETS.

Mortgage loans on real estate	$ 525,750.00
Book value of bonds and stocks	309,609.53
Cash on hand and in bank	143,205.48
Premiums in course of collection	169,511.46
Other ledger assets	17,669.58
Total ledger assets	$ 1,165,746.05

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 10,440.40
Gross assets	$ 1,176,186.45

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection	$12,195.83	
Book value of real estate, bonds and stocks over market value	26,205.09	
		38,400.92
Total admitted assets		$ 1,137,785.53

LIABILITIES.

Net amount of unpaid losses	$ 249,826.56
Total unearned premiums	320,602.43
Commission and brokerage	37,775.80
Salaries, rents, bills, etc	1,200.00
State, county and municipal taxes	15,000.00
Estimated expenses of investigation and adjustment of unpaid claims	1,500.00
Total liabilities	$ 625,904.79

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 53,856.48
Total losses paid during the year	23,134.53

ELIAS J. JACOBY, President.
ELIZABETH BRADBURY, Asst. Secretary.

Subscribed and sworn to before me this 18th day of February, 1916.
E. R. LARSON, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Redmen's Fraternal Accident Association of America of Westfield, in the State of Massachusetts, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 100,000.00

INCOME.

Premiums received during the year	$ 51,114.75
Policy fees required or represented by application	4,067.75
Interest, rents and dividends	4,443.53
Total income	$ 59,626.03

DISBURSEMENTS.

Losses paid during the year	$ 26,187.70
Investigation and adjustment of claims	541.22
Policy fees retained by agents	4,008.95
Commission or brokerage	5,573.81
Salaries, fees and all other charges of officers, clerks, agents and employes	8,313.84
Rents	480.00
All other taxes, licenses and insurance department fees	1,094.31
Legal expenses, advertising, printing and stationery	1,652.37
Postage, telegraph, telephone, express, furniture and fixtures	1,058.11
All other disbursements	20.00
Decrease in book value of ledger assets	412.65
Total disbursements	$ 49,342.96

LEDGER ASSETS.

Book value of bonds and stocks	$ 106,350.00
Cash on hand and in bank	47,540.35
Total ledger assets	$ 153,890.35

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 2,369.00
Gross assets	$ 156,259.35

LIABILITIES.

Net amount of unpaid losses	$ 7,808.84
Total unearned premiums	4,322.00
Salaries, rents, bills, etc., estimated	200.00
Estimated expenses of investigation and adjustment of unpaid claims	100.00
Total liabilities	$ 12,430.84

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 1,825.08
Total losses paid during the year	1,173.76

ANDREW H. PATON, President.
ROBERT GOWDY, Secretary.

Subscribed and sworn to before me this 25th day of January, 1916.
ARTHUR E. GREEN, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Ridgely Protective Association of Worcester, in the State of Massachusetts, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 100,000.00

INCOME.

Premiums received during the year	$ 410,373.52
Policy fees required or represented by application	60,637.00
Interest, rents and dividends	22,560.49
From other sources	4.51
Profit on sale or maturity of ledger assets	62.50
Total income	$ 493,638.02

DISBURSEMENTS.

Losses paid during the year	$ 251,481.08
Investigation and adjustment of claims	6,833.23
Policy fees retained by agents	59,438.65
Commission or brokerage	20,213.52
Salaries, fees and all other charges of officers, clerks, agents and employes	86,951.33
Rents	3,867.37
All other taxes, licenses and insurance department fees	13,990.15
Legal expenses, advertising, printing and stationery	8,571.63
Postage, telegraph, telephone, express, furniture and fixtures	14,947.63
Stockholders for interest or dividends	10,000.00
All other disbursements	1,971.69
Agents' balances charged off	99.49
Decrease in book value of ledger assets	237.50
Total disbursements	$ 478,603.27

LEDGER ASSETS.

Book value of bonds and stocks	$ 469,568.00
Cash on hand and in bank	32,987.23
Total ledger assets	$ 502,555.23

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 7.904.47
Gross assets	$ 510,459.70

DEDUCT ASSETS NOT ADMITTED.

Market value of special deposits in excess of liabilities	$25,471.39	
Book value of real estate, bonds and stocks over market value	10,148.00	
		35,619.39
Total admitted assets		$ 474,840.31

LIABILITIES.

Net amount of unpaid losses	$ 63,001.05
Total unearned premiums	35,696.84
Salaries, rents, bills, etc.	1,966.25
State, county and municipal taxes	8,207.47
Estimated expenses of investigation and adjustment of unpaid claims	981.19
Total liabilities	$ 109,852.80

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 21,231.72
Total losses paid during the year	11,249.63

FRANCIS A. HARRINGTON, President.
FRANK C. HARRINGTON, Secretary.

Subscribed and sworn to before me this 3rd day of February, 1916.
CHARLES A. HARRINGTON, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Royal Indemnity Company of New York, in the State of New York, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 1,000,000.00

INCOME.

Premiums received during the year	$ 3,780,988.28
Interest, rents and dividends	139,036.30
From agents' balances previously charged off	1,542.77
Profit on sale or maturity of ledger assets	1,440.00
Total income	$ 3,923,007.35

DISBURSEMENTS.

Losses paid during the year	$ 1,501,521.00
Investigation and adjustment of claims	321,059.89
Commission or brokerage	817,070.42
Salaries, fees and all other charges of officers, clerks, agents and employes	468,100.74
Rents	36,634.81
All other taxes, licenses and insurance department fees	93,331.97
Legal expenses, advertising, printing and stationery	27,750.71
Postage, telegraph, telephone, express, furniture and fixtures	26,096.48
All other disbursements	24,782.36
Agents' balances charged off	1,292.89
Decrease in book value of ledger assets	5,658.18
Total disbursements	$ 3,323,299.45

LEDGER ASSETS.

Book value of bonds and stocks	$ 3,486,705.01
Cash on hand and in bank	493,977.13
Premiums in course of collection	844,153.54
Bills receivable	9,667.95
Other ledger assets	98,170.66
Total ledger assets	$ 4,932,674.29

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 53,042.10
Gross assets	$ 4,985,716.39

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$ 9,667.95	
Market value of special deposits in excess of liabilities	17,015.00	
Gross premiums in course of collection	22,054.92	
Book value of real estate, bonds and stocks over market value	76,405.35	
Overdue and accrued interest on bonds in default	600.00	
		12,603.22
Total admitted assets		$ 4,859,973.17

LIABILITIES.

Net amount of unpaid losses	$ 961,660.02
Total unearned premiums	1,705,724.48
Commission and brokerage	180,989.55
Salaries, rents, bills, etc.	10,000.00
State, county and municipal taxes	65,000.00
Estimated expenses of investigation and adjustment of unpaid claims	6,000.00
Other liabilities	475,000.00
Total liabilities	$ 3,404,374.05

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 168,154.31
Total losses paid during the year	70,278.43

CHARLES H. HOLLAND, Vice-President.
WILLIAM MACKINTOSH, Secretary.

Subscribed and sworn to before me this 28th day of January, 1916.
CHARLES A. KRATT, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Southern Surety Company of Dennison, in the State of Oklahoma, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 600,000.00

INCOME.

Premiums received during the year	$ 2,444,992.93
Policy fees required or represented by application	6,490.23
Interest, rents and dividends	103,847.98
From other sources	62,481.09
From agents' balances previously charged off	6,515.97
Total income	$ 2,624,328.20

DISBURSEMENTS.

Losses paid during the year	$ 1,228,544.66
Investigation and adjustment of claims	294,384.95
Policy fees retained by agents	6,490.23
Commission or brokerage	593,945.39
Salaries, fees and all other charges of officers, clerks, agents and employes	277,762.35
Rents	11,438.95
Repairs, expenses and taxes on real estate	4,385.19
All other taxes, licenses and insurance department fees	86,856.99
Legal expenses, advertising, printing and stationery	34,618.55
Postage, telegraph, telephone, express, furniture and fixtures	23,126.72
All other disbursements	82,568.53
Agents' balances charged off	45,561.91
Loss on sale or maturity of ledger assets	3,720.04
Total disbursements	$ 2,693,404.46

LEDGER ASSETS.

Book value of real estate	$ 200,375.27
Mortgage loans on real estate	910,447.47
Loans on collateral security	22,008.05
Book value of bonds and stocks	847,876.70
Cash on hand and in bank	200,180.50
Premiums in course of collection	588,552.99
Bills receivable	46,246.61
Other ledger assets	131,343.33
Total ledger assets	$ 2,947,030.92

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 66,010.47
Market value of real estate, bonds and stocks over book value	18,495.99
Other non-ledger assets	500.00
Gross assets	$ 3,032,037.38

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$ 30,746.61	
Advance on contracts (unsecured)	29,100.62	
Gross premiums in course of collection	125,227.82	
Book value of real estate, bonds and stocks over market value	54,917.00	
		239,992.05
Total admitted assets		$ 2,792,045.33

LIABILITIES.

Net amount of unpaid losses	$ 744,433.02
Total unearned premiums	930,433.20
Commission and brokerage	98,482.93
Salaries, rents, bills, etc.	4,240.22
State, county and municipal taxes	46,899.89
Return and re-insurance premiums	40,075.42
Other liabilities	127,269.66
Total liabilities	$ 1,991.834.34

O. N. MARION, President.
JAMES A. BLAINEY, Secretary.

Subscribed and sworn to before me this 14th day of February, 1916.
VIOLA A. JONES, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Standard Accident Insurance Company of Detroit, in the State of Michigan, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 1,000,000.00

INCOME.

Premiums received during the year	$ 3,083,582.87
Policy fees required or represented by application	36,427.24
Interest, rents and dividends	215,287.90
Total income	$ 3,335,298.01

DISBURSEMENTS.

Losses paid during the year	$ 1,234,207.41
Investigation and adjustment of claims	167,526.15
Policy fees retained by agents	36,427.24
Commission or brokerage	749.065.84
Salaries, fees and all other charges of officers, clerks, agents and employes	384,830.18
Rents	14,304.40
All other taxes, licenses and insurance department fees	83,443.55

Legal expenses, advertising, printing and stationery	48,138.97
Postage, telegraph, telephone, express, furniture and fixtures	21,177.91
Stockholders for interest or dividends	85,000.00
All other disbursements	25,170.24
Agents' balances charged off	3,476.33
Decrease in book value of ledger assets	27,656.66
Total disbursements	$ 2,880,424.88

LEDGER ASSETS.

Mortgage loans on real estate	$ 130,650.00
Loans on collateral security	18,365.73
Book value of bonds and stocks	4,502,563.36
Cash on hand and in bank	142,355.56
Premiums in course of collection	549,532.80
Other ledger assets	47,771.30
Total ledger assets	$ 5,391,238.75

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 82,908.86
Market value of real estate, bonds and stocks over book value	61,339.57
Gross assets	$ 5,535,487.18

DEDUCT ASSETS NOT ADMITTED.

Market value of special deposits in excess of liabilities	$31,065.05	
Gross premiums in course of collection	82,429.92	
		113,494.97
Total admitted assets		$ 5,421,992.21

LIABILITIES.

Net amount of unpaid losses	$ 1,736,207.37
Total unearned premiums	1,261,972.22
Commission and brokerage	123,782.30
Salaries, rents, bills, etc.	9,625.25
State, county and municipal taxes	62,475.00
Estimated expenses of investigation and adjustment of unpaid claims	19,000.00
Return and premiums	21,981.32
Total liabilities	$3,235,043.46

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 284,745.06
Total losses paid during the year	130,687.24

D. M. Ferry, Jr., Vice-President.
J. S. Heaton, Secretary.

Subscribed and sworn to before me this 28th day of January, 1916.

Joseph M. Vinter, Notary Public.
[seal]

OFFICIAL PUBLICATION

Annual Statement of the Standard Live Stock Insurance Company of Indianapolis, in the State of Indiana, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 246,208.00

INCOME.

Premiums received during the year	$ 112,226.70
Borrowed money	10,099.00
Interest, rents and dividends	18,265.98
From other sources	183.21
From agents' balances previously charged off	389.02
Profit on sale or maturity of ledger assets	11.24
Total income	$ 141,175.15

DISBURSEMENTS.

Losses paid during the year	$ 54,005.97
Investigation and adjustment of claims	365.16
Borrowed money repaid	10,099.00
Commission or brokerage	27,405.66
Salaries, fees and all other charges of officers, clerks, agents and employes	17,558.46
Rents	900.00
Interest on borrowed money	72.01
All other taxes, licenses and insurance department fees	5,752.92
Legal expenses, advertising, printing and stationery	2,759.20
Postage, telegraph, telephone, express, furniture and fixtures	1,461.80
Stockholders for interest or dividends	9,951.98
All other disbursements	480.37
Agents' balances charged off	217.33
Total disbursements	$ 131,029.86

LEDGER ASSETS.

Mortgage loans on real estate	$ 283,460.38
Book value of bonds and stocks	50,845.14
Cash on hand and in bank	15,755.16
Premiums in course of collection	8,341.87
Total ledger assets	$ 358,402.55

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 5,701.36
Market value of real estate, bonds and stocks over book value	160.36
Gross assets	$ 364,264.27

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection	$ 1,198.13
Total admitted assets	$ 363,066.14

LIABILITIES.

Net amount of unpaid losses	$ 4,095.66
Total unearned premiums	50,882.45
Commission and brokerage	903.20
Salaries, rents, bills, etc.	42.06
State, county and municipal taxes	4,000.00
Total liabilities	$ 59,923.37

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 17,335.58
Total losses paid during the year	8,150.00

Oscare Hadley, President.
Frank I. Griebbo, Secretary.

Subscribed and sworn to before me this 26th day of January, 1916.

Lillian R. Loes, Notary Public.
[seal]

OFFICIAL PUBLICATION

Annual Statement of the Travelers Indemnity Company of Hartford, in the State of Connecticut, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 1,000,000.00

INCOME.

Premiums received during the year	$ 1,258,808.94
Inspections	769.38
Interest, rents and dividends	115,175.20
Profit on sale or maturity of ledger assets	1,250.00
Increase in book value of ledger assets	2,598.00
Total income	$ 1,378,601.52

DISBURSEMENTS.

Losses paid during the year	$ 404,093.80
Investigation and adjustment of claims	56,150.33
Commission or brokerage	250,434.07
Salaries, fees and all other charges of officers, clerks, agents and employes	216,118.66
Rents	14,306.95
All other taxes, licenses and insurance department fees	50,907.87
Legal expenses, advertising, printing and stationery	14,464.37
Postage, telegraph, telephone, express, furniture and fixtures	6,426.01
Stockholders for interest or dividends	80,000.00
All other disbursements	4,424.72
Agents' balances charged off	78.74
Decrease in book value of ledger assets	1,767.70
Total disbursements	$ 1,099,173.22

LEDGER ASSETS.

Mortgage loans on real estate	$ 465,053.00
Loans on collateral security	27,850.00
Book value of bonds and stocks	2,217,781.62
Cash on hand and in bank	60,375.20
Premiums in course of collection	193,354.14
Total ledger assets	$ 2,964,413.96

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 38,668.67
Gross assets	$ 3,003,082.63

DEDUCT ASSETS NOT ADMITTED.

Market value of special deposits in excess of liabilities	$ 82,143.69	
Gross premiums in course of collection	18,984.89	
Book value of real estate, bonds and stocks over market value	56,385.07	
		$ 157,513.65
Total admitted assets		$ 2,845,568.98

LIABILITIES.

Net amount of unpaid losses	$ 333,308.42
Total unearned premiums	828,809.04
Commission and brokerage	39,292.09
Salaries, rents, bills, etc.	3,321.04
State, county and municipal taxes	37,926.55
Estimated expenses of investigation and adjustment of unpaid claims	25,376.65
Other liabilities	1,587.93
Total liabilities	$ 1,269,621.72

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 47,625.35
Total losses paid during the year	11,724.42

L. F. Butler, President.
John E. Akern, Asst. Secretary.

Subscribed and sworn to before me this 25th day of February, 1916.

Francis T. Fenn,
[seal] Notary Public.

OFFICIAL PUBLICATION

Annual Statement of the United States Casualty Company of New York, in the State of New York, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 500,000.00

INCOME.

Premiums received during the year	$ 2,196,633.51
Interest, rents and dividends	127,836.83
From other sources	375.63
Profit on sale or maturity of ledger assets	2,422.02
Total income	$ 2,327,267.99

DISBURSEMENTS.

Losses paid during the year	$ 1,041,195.67
Investigation and adjustment of claims	162,682.41
Commission or brokerage	509,845.13
Salaries, fees and all other charges of officers, clerks, agents and employes	267,334.36
Rents	19,469.81
Repairs, expenses and taxes on real estate	6.59
All other taxes, licenses and insurance department fees	47,447.02
Legal expenses, advertising, printing and stationery	33,238.35
Postage, telegraph, telephone, express, furniture and fixtures	18,901.18
Stockholders for interest or dividends	49,950.00
All other disbursements	28,430.25
Loss on sale or maturity of ledger assets	7,516.10
Total disbursements	$ 2,186,016.87

LEDGER ASSETS.

Book value of real estate	$ 250.00
Mortgage loans on real estate	231,750.00
Book value of bonds and stocks	2,699,554.62
Cash on hand and in bank	97,973.23
Premiums in course of collection	308,220.64
Other ledger assets	48,075.49
Total ledger assets	$ 3,385,823.98

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 19,550.81
Gross assets	$ 3,405,374.79

DEDUCT ASSETS NOT ADMITTED.

Book value of real estate, bonds and stocks over market value	$ 215,169.40
Total admitted assets	$ 3,190,205.39

LIABILITIES.

Net amount of unpaid losses....$	553,810.00
Total unearned premiums.....	1,084,822.98
Commission and brokerage.....	69,899.78
Salaries, rents, bills, etc.....	3,000.00
State, county and municipal taxes	40,000.00
Unpaid dividends	12,872.50
Reinsurance premiums	11,621.58
Estimated expenses of investigation and adjustment of unpaid claims	12,656.00
Other liabilities	101,522.55
Total liabilities .....$	1,890,205.39

BUSINESS IN ILLINOIS.

Total premiums received during the year .....$	147,125.62
Total losses paid during the year..	54,282.74

EDSON S. LOTT, President.
D. G. LUCKETT, Secretary.

Subscribed and sworn to before me this 16th day of February, 1916.

WM. F. LITT,
[SEAL] Notary Public.

OFFICIAL PUBLICATION

Annual Statement of the United States Fidelity and Guaranty Company of Baltimore, in the State of Maryland, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash .....$	2,000,000.00

INCOME.

Premiums received during the year .....$	8,154,487.15
Inspections	1,411.26
Interest, rents and dividends....	331,865.98
From other sources.....	10,314.14
From agents' balances previously charged off	113.85
Profit on sale or maturity of ledger assets	7,392.62
Total income .....$	8,505,585.00

DISBURSEMENTS.

Losses paid during the year....$	3,044,209.42
Investigation and adjustment of claims	334,425.33
Interest on reserve accounts....	1,425.21
Commission or brokerage.....	1,571,595.12
Salaries, fees and all other charges of officers, clerks, agents and employes.....	1,302,919.67
Rents	129,421.26
Repairs, expenses and taxes on real estate	45,874.61
All other taxes, licenses and insurance department fees.....	242,915.65
Legal expenses, advertising, printing and stationery.....	155,987.33
Postage, telegraph, telephone, express, furniture and fixtures.	137,458.82
Stockholders for interest or dividends	200,000.00
All other disbursements.....	49,087.73
Agents' balances charged off...	6,378.79
Loss on sale or maturity of ledger assets	7,883.50
Decrease in book value of ledger assets	345.00
Total disbursements .....$	7,229,927.44

LEDGER ASSETS.

Book value of real estate.....$	724,137.32
Mortgage loans on real estate..	22,750.00
Loans on collateral security....	29,399.00
Book value of bonds and stocks.	6,467,504.76
Cash on hand and in bank.....	1,116.624.86
Premiums in course of collection	1,822,846.06
Bills receivable	2,600.00
Other ledger assets.....	255,814.69
Total ledger assets.....$	10,441,676.69

NON-LEDGER ASSETS.

Interest and rents due and accrued .....$	82,180.90
Gross assets .....$	10,523,857.59

DEDUCT ASSETS NOT ADMITTED.

Guarantee attorneys subscription .....$	9,767.93	
Bills receivable	2,600.00	
Market value of special deposits in excess of liabilities...	181,160.36	
Gross premiums in course of collection	277,527.38	
Book value of real estate, bonds and stocks over market value	345,782.41	
——$		816,838.08
Total admitted assets.....$		9,707,019.51

LIABILITIES.

Net amount of unpaid losses...$	2,178,268.02
Total unearned premiums.....	3,662,724.12
Commission and brokerage.....	305,635.09
Salaries, rents, bills, etc.....	8,796.14
State, county and municipal taxes	143,426.23
Estimated value of investigation and adjustment of unpaid claims	6,300.00
Return and re-insurance premiums	78,947.52
Other liabilities	139,759.44
Total liabilities .....$	6,523,856.56

BUSINESS IN ILLINOIS.

Total premiums received during the year .....$	431,561.62
Total losses paid during the year	184,081.97

RICHARD D. LONG, Vice-President.
J. N. RICHARDSON, Asst. Secretary.

Subscribed and sworn to before me this 27th day of January, 1916.

WM. J. MCFEELY,
[SEAL] Notary Public.

OFFICIAL PUBLICATION

Annual Statement of the United States Guarantee Company of New York, in the State of New York, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash .....$	250,000.00

INCOME.

Premiums received during the year .....$	214,459.51
Interest, rents and dividends....	37,504.54
Total income .....$	251,964.05

DISBURSEMENTS.

Losses paid during the year.....$	45,762.39
Investigation and adjustment of claims	3,831.37
Commission or brokerage.....	30,030.98
Salaries, fees and all other charges of officers, clerks, agents and employes.....	64,767.92
Rents	8,835.00
All other taxes, licenses and insurance department fees.....	2,150.57
Legal expenses, advertising, printing and stationery.....	8,468.98
Postage, telegraph, telephone, express, furniture and fixtures..	5,595.19
Stockholders for interest or dividends	20,000.00
All other disbursements.....	2,762.62
Total disbursements .....$	193,205.02

LEDGER ASSETS.

Book value of bonds and stocks.$	866,373.75
Cash on hand and in bank.....	90,855.82
Premiums in course of collection	16,038.01
Other ledger assets.....	27,717.30
Total ledger assets.....$	1,000,984.88

NON-LEDGER ASSETS.

Interest and rents due and accrued	6,451.67
Market value of real estate, bonds and stocks over book value....	19,944.25
Gross assets .....$	1,027,380.80

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection .....$	1,046.25
Total admitted assets.....$	1,026,334.55

LIABILITIES.

Net amount of unpaid losses....$	27,174.30
Total unearned premiums.....	110,583.00
Commission and brokerage.....	2,165.67
Salaries, rents, bills, etc.....	34.68
State, county and municipal taxes	4,037.24
Estimated expenses of investigation and adjustment of unpaid claims	1,250.00
Other liabilities	42,500.00
Total liabilities .....$	187,744.89

BUSINESS IN ILLINOIS.

Total premiums received during the year .....$	8,619.17
Total losses paid during the year	1,985.20

DANIEL J. TOMPKINS, President.
WARD E. FLAXINGTON, Asst. Secy.

Subscribed and sworn to before me this 27th day of January, 1916.

HARRY GORDON,
[SEAL] Notary Public.

OFFICIAL PUBLICATION

Annual Statement of the Employers' Liability Assurance Corporation, Ltd., of London, England, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash .....$	715,000.00

INCOME.

Premiums received during the year .....$	6,889,055.53
Interest, rents and dividends....	280,044.37
From agents' balances previously charged off	806.83
Increase in book value of ledger assets	41,834.42
Total income .....$	7,211,741.15

DISBURSEMENTS.

Losses paid during the year....$	3,159,384.93
Investigation and adjustment of claims	609,687.01
Commission or brokerage.....	1,531,082.33
Salaries, fees and all other charges of officers, clerks, agents and employes.....	438,332.28
Rents	27,795.52
All other taxes, licenses and insurance department fees.....	196,079.54
Legal expenses, advertising, printing and stationery.....	85,034.37
Postage, telegraph, telephone, express, furniture and fixtures..	36,975.02
Remitted to Home Office.....	276,548.31
All other disbursements.....	40,471.95
Agents' balances charged off....	6,589.77
Decrease in book value of ledger assets	63,083.67
Total disbursements .....$	6,471,064.70

LEDGER ASSETS.

Book value of bonds and stocks.$	7,369,105.31
Cash on hand and in bank.....	127,401.18
Premiums in course of collection	1,648,894.96
Other ledger assets.....	20,000.00
Total ledger assets.....$	9,165,401.45

NON-LEDGER ASSETS.

Interest and rents due and accrued .....$	98,402.89
Gross assets .....$	9,263,804.34

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection .....$	111,655.68
Total admitted assets.....$	9,152,148.66

LIABILITIES.

Net amount of unpaid losses...$	2,730,683.00
Total unearned premiums.....	3,025,899.61
Commission and brokerage.....	347,369.62
Salaries, rents, bills, etc.....	50,000.00
State, county and municipal taxes	110,000.00
Estimated expenses of investigation and adjustment of unpaid claims	7,880.00
Other liabilities	500,000.00
Total liabilities .....$	6,771,832.23

BUSINESS IN ILLINOIS.

Total premiums received during the year .....$	405,773.22
Total losses paid during the year	218,169.42

SAMUEL APPLETON, U. S. Manager.
FRANKLIN P. HATTON,
Supt. of Accounts Dept.

Subscribed and sworn to before me this 7th day of February, 1916.

HARRY F. MORSE,
[SEAL] Notary Public.

OFFICIAL PUBLICATION

Annual Statement of the European Accident Insurance Company of London, England, on

the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law

CAPITAL.

Deposit capital	$ 600,000.00

INCOME.

Premiums received during the year	$ 954,067.40
Interest, rents and dividends	54,341.67
Total income	$ 1,008,409.07

DISBURSEMENTS.

Losses paid during the year	$ 296,556.46
Investigation and adjustment of claims	12,086.30
Commission or brokerage	298,708.76
Salaries, fees and all other charges of officers, clerks, agents and employes	8,199.48
Rents	1,278.77
All other taxes, licenses and insurance department fees	5,841.00
Legal expenses, advertising, printing and stationery	901.68
Postage, telegraph, telephone, express furniture and fixtures	720.56
All other disbursements	8,240.53
Total disbursements	$ 632,533.54

LEDGER ASSETS.

Book value bonds and stocks	$ 1,302,694.46
Cash on hand and in bank	254,049.84
Premiums in course of collection	215,951.41
Total ledger assets	$ 1,772,695.71

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 17,508.16
Gross assets	$ 1,790,203.87

DEDUCT ASSETS NOT ADMITTED.

Book value of real estate, bonds and stocks over market value	$ 6,521.15
Total admitted assets	$ 1,783,682.72

LIABILITIES.

Net amount of unpaid losses	$ 429,512.24
Total unearned premiums	487,959.28
Commission and brokerage	71,609.60
Salaries, rents, bills, etc	100.00
State, county and municipal taxes	10,000.00
Estimated expenses of investigation and adjustment of unpaid claim	982.36
Other liabilities	58,519.24
Total liabilities	$ 1,058,682.72

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 105,720.60
Total losses paid during the year	24,292.27

R. A. Folson, Managing Director.

Subscribed and sworn to before me this 14th day of February, 1916.

Helen Nestler,
[SEAL] Notary Public.

OFFICIAL PUBLICATION

Annual Statement of the General Accident, Fire and Life Assurance Corp., Ltd., of New York, in the State of New York, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 250,000.00

INCOME.

Premiums received during the year	$ 3,063,953.65
Policy fees required or represented by application	172,000.00
Borrowed money	130,000.00
Interest, rents and dividends	92,071.49
From other sources	825,000.00
From agents' balances previously charged off	4,325.48
Profit on sale or maturity of ledger assets	3,381.94
Total income	$ 4,290.732.56

DISBURSEMENTS.

Losses paid during the year	$ 1,827,665.47
Investigation and adjustment of claims	380,064.47
Policy fees retained by agents	172,000.00
Commission or brokerage	810,195.95
Salaries, fees and all other charges of officers, clerks, agents and employes	389,601.32
Rents	37,784.76
Repairs, expenses and taxes on real estate	8,765.21
All other taxes, licenses and insurance department fees	94,816.64
Legal expenses, advertising, printing and stationery	65,711.24
Postage, telegraph, telephone, express, furniture and fixtures	38,427.33
Borrowed money prepaid	290,000.00
All other disbursements	33,247.40
Agents' balances charged off	62,573.99
Loss on sale or maturity of ledger assets	19,443.69
Interest on borrowed money	3,190.77
Total disbursements	$ 4,233,488.24

LEDGER ASSETS.

Book value of real estate	$ 218,579.81
Mortgage loans on real estate	12,400.00
Book value of bonds and stocks	2,102,087.54
Cash on hand and in bank	194,489.22
Premiums in course of collection	706,527.08
Bills receivable	368.70
Other ledger assets	141,268.83
Total ledger assets	$ 3,375,721.18

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 24,001.99
Other non-ledger assets	2,686.62
Gross assets	$ 3,402,409.79

DEDUCT ASSETS NOT ADMITTED

Agents sundry balance	$108,193.56	
Bills receivable	368.70	
Premiums in litigation	20,867.25	
Gross premiums in course of collection	175,751.63	
Book value of real estate, bonds and stocks over market value	122,232.14	
Market value of special deposits in excess of liabilities	66,379.00	
		$ 493,792.28
Total admitted assets		$ 2,908,617.51

LIABILITIES.

Net amount of unpaid losses	$ 1,235,926.76
Total unearned premiums	1,097.569.44
Commission and brokerage	149,933.03
Salaries, rents, bills, etc	11,607.76
State, county and municipal taxes	53,806.42
Estimated expenses of investigation and adjustment of unpaid claims	8,274.44
Other liabilities	17,540.16
Total liabilities	$ 2,574,658.01

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 336,371.46
Total losses paid during the year	215,047.58

Frederick Richardson, U. S. Mgr.
H. E. Southam, Asst. U. S. Mgr.

Subscribed and sworn to before me this 29th day of February, 1916.

George Wilkes,
[SEAL] Notary Public.

OFFICIAL PUBLICATION

Annual Statement of the Guarantee Company of North America of Montreal, Canada, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 200,000.00

INCOME.

Premiums received during the year	$ 185,571.27
Interest, rents and dividends	50,156.12
From other sources	53,953.21
Total income	$ 289,680.60

DISBURSEMENTS.

Losses paid during the year	$ 33,317.60
Investigation and adjustment of claims	2,246.80
Commission or brokerage	20,796.17
Salaries, fees and all other charges of officers, clerks, agents and employes	76,178.99
Rents	8,744.08
Repairs, expenses and taxes on real estate	257.54
All other taxes, licenses and insurance department fees	5,180.19
Legal expenses, advertising, printing and stationery	5,366.61
Postage, telegraph, telephone, express, furniture and fixtures	3,778.74
All other disburements	3,520.14
Agents' balances charged off	54,946.88
Loss on sale or maturity of ledger assets	1,544.97
Total disbursements	$ 215,878.71

LEDGER ASSETS.

Book value of real estate	$ 2,650.00
Book value of bonds and stocks	626,304.60
Cash on hand and in bank	163,104.61
Premiums in course of collection	5,853.49
Other ledger assets	26,492.32
Total ledger assets	$ 824,405.02

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 3,379.90
Market value of real estate, bonds and stocks over book value	46,130.40
Gross assets	$ 873,915.32

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection	$ 70.49	
Market value of special deposits in excess of liabilities	10,791.84	
		$ 10,862.33
Total admitted assets		$ 863,052.99

LIABILITIES.

Net amount of unpaid losses	$ 16,163.00
Total unearned premiums	99,459.50
Commission and brokerage	289.40
Salaries, rents, bills, etc	500.00
State, county and municipal taxes	4,000.00
Total Liabilities	$ 120,411.90

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 16,377.01
Total losses paid during the year	6,034.41

Hartland S. McDougall, President.
Richard B. Scott, Secretary.

Subscribed and sworn to before me this 8th day of February, 1916.

John Mulcaer,
[SEAL] Notary Public.

OFFICIAL PUBLICATION

Annual Statement of the London Guarantee and Accident Company of London, England, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Deposit capital	$ 500,000.00

INCOME.

Premiums received during the year	$ 4,508,887.41
Interest, rents and dividends	194,020.01
From other sources	16,835.49
Profit on sale or maturity of ledger assets	13,180.00
Total income	$ 4,732,922.91

DISBURSEMENTS.

Losses paid during the year	$ 2,158,303.50
Investigation and adjustment of claims	465,017.77
Commission or brokerage	972,675.79
Salaries, fees and all other charges of officers, clerks, agents and employes	477,391.15
Rents	15,331.72
All other taxes, licenses and insurance department fees	110,641.27
Legal expenses, advertising, printing and stationery	42,602.11
Postage, telegraph, telephone, express, furniture and fixtures	6,736.30
Remitted Home Office, London	11,800.00
All other disbursements	41,653.46
Loss on sale or maturity of ledger assets	19,130.00
Total disbursements	$ 4,321,283.07

LEDGER ASSETS.

Mortgage loans on real estate	$ 4,500.00
Book value of bonds and stocks	4,117,024.84
Cash on hand and in bank	215,123.83
Premiums in course of collection	1,108,016.42
Other ledger assets	146,890.19
Total ledger assets	$ 5,591,555.28

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 71,577.53
Gross assets	$ 5,663,132.81

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection	$160,382.56	
Book value of real estate, bonds and stocks over market value	174,531.87	
Market value of special deposits in excess of liabilities	6,855.58	
		$ 341,870.01
Total admitted assets		$ 5,321,362.80

LIABILITIES.

Net amount of unpaid losses	$ 2,029,822.97
Total unearned premiums	1,653,925.49
Commission and brokerage	195,420.06
Salaries, rents, bills, etc	7,500.00
State, county and municipal taxes	66,423.94
Return and re-insurance premiums	87,071.83
Estimated expenses of investigation and adjustment of unpaid claims	2,500.00
Other liabilities	260,000.00
Total liabilities	$ 4,302,664.29

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 533,855.66
Total losses paid during the year	339,920.44

F. W. Lawson, U. S. Manager.

Subscribed and sworn to before me this 28th day of January, 1916.

H. W. Beal,
[SEAL] Notary Public.

OFFICIAL PUBLICATION

Annual Statement of the Ocean Accident and Guarantee Corp., Lmt., of London, England, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Deposit Capital	$ 450,000.00

INCOME.

Premiums received during the year	$ 4,523,237.93
Interest, rents and dividends	214,964.04
From agents' balance previously charged off	2,794.13
Profit on sale or maturity of ledger assets	5,520.36
Total income	$ 4,746,516.46

DISBURSEMENTS.

Losses paid during the year	$ 1,940,214.21
Investigation and adustment of claims	334,481.98
Commission or brokerage	974,995.94
Salaries, fees and all other charges of officers, clerks, agents and employes	481,754.69
Rents	20,175.50
All other taxes, licenses and insurance department fees	126,355.43
Legal expenses, advertising, printing and stationery	29,130.72
Postage, telegraph, telephone, express, furniture and fixtures	16,977.15
All other disbursements	278,108.79
Loss on sale or maturity of ledger assets	2,468.75
Total disbursements	$ 4,204,663.16

LEDGER ASSETS.

Mortgage loans on real estate	$ 123,000.00
Book value of bonds and stocks	5,219,871.98
Cash on hand and in bank	164,179.57
Premiums in course of collection	817,941.06
Bills receivable	9,297.45
Other ledger assets	142,472.42
Total ledger assets	$ 6,476,762.48

NON-LEDGER ASSETS.

Interest and rents due and accrued	72,316.86
Gross assets	$ 6,549,079.34

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$ 9,297.45	
Gross premiums in course of collection	80,847.67	
Book values of real estate, bonds and stocks over market value	352,815.98	
Overdue accrued interest on bond in default	4,516.67	
		$ 447,477.77
Total admitted assets		$ 6,101,601.57

LIABILITIES.

Net amount of unpaid losses	$ 1,915,961.93
Total unearned premiums	1,885,278.58
Commission and brokerage	162,781.92
Salaries, rents, bills, etc	10,000.00
State, county and municipal taxes	90,000.00
Estimated expenses of investigation and adjustment of unpaid claims	8,000.00
Return premiums	8,227.99
Other liabilities	711,630.04
Total liabilities	$ 4,791,880.46

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 306,368.09
Total losses paid during the year	148,681.20

William J. Gardner, Manager.

Subscribed and sworn to before me this 29th day of January, 1916.

Herbert Ramley,
[SEAL] Notary Public.

OFFICIAL PUBLICATION

Annual Statement of the Zurich General Acc. and Lia. Ins. Co., Ltd., of Zurich, Switzerland, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 260,000.00

INCOME.

Premiums received during the year	$ 1,734,826.39
Interest, rents and dividends	77,013.23
From other sources	236,894.65
From agents' balances previously charged off	749.71
Profit on sale or maturity of ledger assets	91.25
Total income	$ 2,049,575.23

DISBURSEMENTS.

Losses paid during the year	$ 630,034.28
Investigation and adjustment of claims	167,976.91
Commission or brokerage	367,446.81
Salaries, fees and all other charges of officers, clerks, agents and employes	179,764.52
Rents	8,885.63
All other taxes, licenses and insurance department fees	39,341.35
Legal expenses, advertising, printing and stationery	13,809.01
Postage, telegraph, telephone, express, furniture and fixtures	9,587.09
All other disbursements	255,673.31
Total disbursements	$ 1,672,518.91

LEDGER ASSETS.

Book value of bonds and stocks	1,861,712.50
Cash on hand and in bank	299,335.89
Premiums in course of collection	355,108.92
Other ledger assets	57,073.86
Total ledger assets	$ 2,573,231.17

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 33,667.08
Gross assets	$ 2,606,898.25

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection	$ 96,251.21	
Book value of real estate, bonds and stocks over market value	41,492.62	
Over due and accrued interest on bonds in default	4,666.67	
		$ 142,410.50
Total admitted assets		$ 2,464,487.75

LIABILITIES.

Net amount of unpaid losses	$ 692,298.30
Total unearned premiums	759,295.67
Salaries, rents, bills, etc	2,000.00
State, county and municipal taxes	34,000.00
Estimated expense of investigation and adjustment of unpaid claims	2,177.00
Other liabilities	250,000.00
Total liabilities	$ 1,739,770.97

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 454,710.42
Total losses paid during the year	208,057.52

Harold W. Letton,
U. S. Manager and Atty.

Subscribed and sworn to before me this 16th day of February, 1916.

Don J. Bierwert,
[SEAL] Notary Public.

OFFICIAL PUBLICATION

Annual Statement of the United States Branch of the Yorkshire Insurance Company of York, England, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of deposit capital	$ 200,000.00

INCOME.

Premiums received during the year	552,561.86
Interest, rents and dividends	29,610.03
Received from home office	50,533.63
Profit on sale of maturity of ledger assets	551.96
Total income	$ 633,257.48

DISBURSEMENTS.

Losses paid during the year	$ 284,667.18
Expenses of adjustment and settlement of losses	5,365.17
Commissions or brokerage	123,260.02
Salaries, fees and all other charges of officers, clerks, agents and employes	69,090.26
Rents	5,122.50
Advertising, printing and stationery, postage, etc	8,383.55
Legal expenses, furniture, fixtures and maps	3,048.99
agents and employes	69,090.26
Underwriters'-boards, fire department and salvage corps, fees, etc.	13,837.54
Inspection and surveys	2,269.04
State, insurance departments, taxes and fees	16,339.28
Other licenses, fees and taxes	7,242.22
All other disbursements	3,734.68
Remittance to home office	4,718.54
Total disbursements	$ 547,078.97

LEDGER ASSETS.

Book value of bonds and stocks	$ 772,076.00
Cash in office and bank	126,307.50
Agents' balances	135,694.57
Total ledger assets	$ 1,034,078.07

NON-LEDGER ASSETS.

Interest accrued	$ 12,110.41
Market value of real estate, bonds and stocks over book value	183.40
Sundry reinsurance companies losses recoverable	183.40
Gross assets	$ 1,046,371.88

DEDUCT ASSETS NOT ADMITTED.

Agents' balances over three months due	$ 1,566.05	
Flint & Pere Marquette R. R. Co.	3,500.00	
Book value, real estate, bonds and stocks over market value	1,706.00	
Cash in San Francisco office	100.00	
Special deposits to secure liabilities in	1,694.07	
		8,566.12
Total admitted assets		$ 1,037,805.76

LIABILITIES.

Losses adjusted and unpaid	$ 11,257.00	
Losses in process of adjustment or in suspense	58,196.28	
Losses resisted	10,600.00	
Total	$ 80,053.28	
Deduct reinsurance	20,402.45	
Net amount of unpaid losses		$ 59,650.83
Total unearned premiums		473,476.80
Salaries, rents, bills, taxes, etc		9,500.00
Total liabilities		$ 542,627.63

BUSINESS IN ILLINOIS.

Total risks taken during the year	$ 7,213,287.00
Total premiums received during the year	68,292.77
Total losses incurred during the year	19,322.35

Frank & Du Bois, U. S. Managers.

Subscribed and sworn to before me this 1st day of February, 1916.

Theo. L. Beh, Notary Public.
[SEAL]

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